

Table I.D.1(2001) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,508.94	7,816.12	7,766.05	7,568.10	7,445.73	7,466.96	7,703.70	7,472.81
Industry group **								
Agric., fish., forest.	6,858.73	7,332.85	8,483.34	5,368.17	7,127.22	6,751.51	7,634.12	6,484.53
Mining and manufacturing	7,307.86	8,023.73	7,330.07	7,534.45	7,218.16	7,288.67	7,186.99	7,318.91
Construction	7,153.75	7,284.37	7,257.19	7,194.92	6,903.11	7,264.82	7,369.75	6,949.67
Utilities and transp.	7,361.96	7,793.76	7,509.24	7,930.41	8,225.91	7,211.05	7,797.64	7,337.01
Wholesale trade	7,330.72	7,746.10	8,623.52	6,929.45	7,084.84	7,318.34	7,696.14	7,250.17
Fin. svcs. and real est.	7,878.25	7,979.23	8,382.59	8,714.36	7,773.70	7,813.98	8,510.31	7,821.06
Retail trade	7,171.38	7,411.63	7,631.42	7,206.90	7,159.53	7,075.33	7,436.41	7,098.25
Professional services	7,746.02	8,164.43	8,025.86	8,012.18	7,766.00	7,624.27	8,123.71	7,665.07
Other Services	7,734.78	7,963.12	7,651.82	7,603.06	7,785.15	7,723.55	7,672.25	7,750.58
Ownership								
For profit, incorporated	7,462.58	7,847.27	7,742.62	7,495.12	7,239.70	7,460.26	7,659.12	7,426.75
For profit, unincorporated	7,774.80	7,991.28	8,009.14	6,851.14	8,030.39	7,827.15	7,807.40	7,757.87
Nonprofit	7,758.97	7,301.29	7,788.50	8,428.99	8,056.31	7,496.78	7,869.66	7,738.82
Unknown	7,415.84	*****	6,144.00 *	9,307.66	7,286.64	7,400.43	8,957.06	7,399.01
Age of firm								
Less than 5 years	7,684.01	7,658.13	8,506.47	7,033.65	7,235.96	8,375.17	7,936.36	7,423.88
5-9 years	7,407.66	7,629.29	7,710.16	6,664.81	7,322.55	7,762.82	7,360.39	7,458.62
10-19 years	7,569.73	7,689.65	7,573.87	7,626.07	7,587.47	7,351.56	7,630.24	7,522.49
20 or more years	7,544.45	8,024.50	7,771.53	7,731.62	7,447.40	7,490.36	7,786.20	7,503.69
Unknown	7,414.82	8,902.67	6,364.18	5,544.91	7,277.91	7,420.01	7,586.61	7,414.39
Multi/single status								
2 or more locations	7,476.18	8,462.64	7,705.22	8,104.77	7,597.69	7,424.94	7,455.39	7,476.60
1 location only	7,601.14	7,801.75	7,772.38	7,399.11	7,200.34	9,140.94	7,729.65	7,450.03
Percent full-time employees								
Less than 25%	7,046.11	7,671.07	8,138.28	6,636.86	7,085.05	6,893.83	7,264.79	6,974.24
25-49%	7,065.12	7,411.31	7,656.62	7,525.56	7,003.66	6,965.46	7,442.38	7,005.87
50-74%	7,524.36	7,954.86	7,891.84	7,774.57	8,309.88	7,298.74	8,003.97	7,445.95
75% or more	7,532.99	7,817.72	7,749.91	7,574.39	7,393.21	7,523.87	7,692.68	7,503.06
Union presence								
No union employees	7,648.00	7,767.98	7,801.30	7,580.56	7,397.67	7,729.37	7,696.76	7,634.85
Has union employees	7,070.38	8,547.67	7,219.45	7,252.91	7,532.12	6,956.65	7,713.23	7,036.45
Unknown	7,730.36	8,086.73	8,835.39	8,778.73	9,049.37	7,646.56	8,224.10	7,719.64
Percent low wage employees **								
50% or more low wage	7,112.58	7,372.57	7,660.30	6,935.27	6,976.61	7,090.08	7,289.94	7,050.70
Less than 50% low wage	7,625.76	7,855.99	7,769.55	7,636.43	7,507.98	7,617.40	7,753.72	7,582.52
Unknown	7,426.25	8,483.69	8,232.79	7,752.39	7,567.43	7,410.55	7,937.90	7,420.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1(2001) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.58	100.24	101.86	157.18	85.86	70.04	52.69	41.72
Industry group **								
Agric., fish., forest.	300.56	521.82	616.00	1,026.60	519.07	483.67	490.60	316.09
Mining and manufacturing	82.48	193.30	374.86	294.78	227.54	89.70	197.10	95.80
Construction	96.18	492.78	272.36	197.29	240.05	223.15	159.84	192.04
Utilities and transp.	205.29	482.74	932.03	232.24	340.54	221.24	380.58	211.94
Wholesale trade	184.31	264.52	348.72	266.11	337.50	276.98	148.91	217.29
Fin. svcs. and real est.	183.23	343.95	233.75	354.13	295.85	216.95	287.19	197.30
Retail trade	67.49	111.80	283.84	80.35	201.28	102.67	108.96	80.86
Professional services	91.60	196.45	257.54	121.48	134.97	154.09	137.88	109.49
Other Services	46.51	290.47	374.93	357.86	284.51	117.04	175.61	85.43
Ownership								
For profit, incorporated	56.69	90.29	91.69	185.15	103.53	95.80	72.67	66.11
For profit, unincorporated	253.30	275.85	427.77	457.49	464.69	265.40	222.93	310.38
Nonprofit	128.95	535.55	410.92	183.66	129.75	158.12	314.46	131.52
Unknown	208.01	*****	1,942.90 *	1,795.45	582.47	214.52	2,357.66	204.29
Age of firm								
Less than 5 years	203.18	277.49	412.47	439.62	283.16	410.91	379.81	297.16
5-9 years	98.54	178.63	296.15	182.12	242.29	227.64	148.86	156.38
10-19 years	100.92	212.72	127.85	154.43	198.17	177.56	141.03	141.17
20 or more years	79.12	200.32	187.75	192.26	106.87	126.86	97.70	83.91
Unknown	104.40	2,371.37	1,775.01	1,079.54	429.72	99.40	1,654.47	103.95
Multi/single status								
2 or more locations	40.80	1,394.79	298.22	269.50	142.81	61.85	228.35	40.52
1 location only	95.52	108.00	95.81	121.73	118.19	602.03	54.16	210.20
Percent full-time employees								
Less than 25%	208.99	340.93	398.55	506.93	154.22	166.79	392.15	131.89
25-49%	112.13	239.90	481.05	327.41	483.22	115.48	175.25	141.02
50-74%	160.01	207.08	325.86	195.15	278.93	263.41	190.75	200.97
75% or more	29.59	124.41	98.15	165.42	97.84	64.12	65.88	36.71
Union presence								
No union employees	42.85	94.75	117.93	161.02	110.78	75.25	59.54	47.54
Has union employees	83.77	695.36	465.44	237.42	179.36	109.53	432.37	85.99
Unknown	182.83	656.34	1,012.73	1,076.60	766.52	181.26	491.87	188.86
Percent low wage employees **								
50% or more low wage	98.79	218.96	234.44	238.66	183.03	248.84	173.48	145.81
Less than 50% low wage	65.38	126.29	104.80	161.67	91.97	139.13	68.17	90.57
Unknown	72.77	742.53	936.02	357.62	283.68	75.03	394.48	74.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1.a(2001) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7, 108. 90	7, 288. 45	7, 454. 80	6, 937. 58	7, 330. 93	7, 026. 18	7, 276. 78	7, 073. 80
Industry group **								
Agric., fish., forest.	5, 979. 49	6, 616. 81	7, 987. 66	5, 588. 92	5, 506. 06	5, 619. 81	6, 939. 65	5, 518. 62
Mining and manufacturing	7, 055. 61	7, 732. 16	7, 409. 07	6, 504. 80	7, 272. 98	7, 031. 71	7, 041. 61	7, 057. 59
Construction	6, 912. 39	6, 277. 01	7, 095. 50	7, 122. 08	6, 814. 01	7, 135. 33	6, 994. 02	6, 843. 10
Utilities and transp.	6, 941. 25	8, 159. 47	7, 081. 69	6, 751. 03	8, 411. 26	6, 698. 08	7, 450. 04	6, 865. 96
Wholesale trade	7, 073. 82	7, 550. 82	8, 588. 60	6, 543. 30	6, 851. 66	7, 003. 86	7, 721. 70	6, 916. 36
Fin. svcs. and real est.	7, 116. 79	5, 782. 31	8, 431. 89	7, 734. 36	7, 514. 91	7, 039. 37	7, 821. 07	7, 081. 17
Retail trade	7, 255. 56	6, 912. 74	7, 064. 00	7, 161. 57	6, 553. 80	7, 676. 72	6, 875. 94	7, 409. 01
Professional services	7, 135. 27	7, 789. 93	7, 761. 23	7, 129. 45	7, 696. 86	6, 893. 03	7, 722. 21	7, 029. 51
Other Services	7, 243. 63	7, 667. 53	6, 821. 39	7, 050. 63	7, 630. 35	7, 119. 49	7, 131. 21	7, 277. 05
Ownership								
For profit, incorporated	7, 106. 03	7, 494. 61	7, 405. 47	6, 960. 98	7, 126. 87	7, 062. 87	7, 335. 88	7, 057. 94
For profit, unincorporated	7, 423. 35	7, 434. 23	7, 783. 97	5, 963. 30	8, 413. 40	7, 207. 84	7, 168. 60	7, 583. 67
Nonprofit	7, 163. 26	6, 008. 87	7, 662. 26	7, 491. 36	7, 486. 65	6, 993. 18	6, 998. 39	7, 191. 15
Unknown	6, 653. 75	*****	6, 144. 00 *	10, 965. 09 *	6, 311. 68	6, 638. 07	6, 144. 00 *	6, 658. 98
Age of firm								
Less than 5 years	7, 532. 63	7, 141. 63	8, 801. 10	7, 131. 10	7, 038. 90	7, 589. 28	8, 066. 33	6, 940. 24
5-9 years	7, 185. 45	7, 329. 25	7, 134. 87	5, 713. 73	8, 524. 76	7, 286. 22	6, 636. 89	7, 824. 75
10-19 years	7, 132. 20	7, 478. 80	7, 462. 55	6, 907. 87	7, 498. 77	6, 456. 08	7, 347. 74	6, 958. 13
20 or more years	7, 131. 31	7, 127. 96	7, 242. 86	7, 089. 26	7, 264. 90	7, 071. 52	7, 235. 47	7, 112. 01
Unknown	6, 988. 40	10, 500. 00 *	4, 464. 00 *	6, 900. 00 *	6, 027. 82	6, 999. 51	9, 323. 15 *	6, 984. 92
Multi/single status								
2 or more locations	7, 029. 69	8, 040. 33	6, 880. 28	6, 706. 26	7, 369. 59	6, 985. 71	6, 442. 49	7, 042. 89
1 location only	7, 297. 67	7, 278. 92	7, 504. 38	6, 994. 06	7, 279. 26	8, 151. 40	7, 358. 85	7, 227. 95
Percent full-time employees								
Less than 25%	6, 671. 40	6, 908. 02	7, 536. 84	5, 376. 02	7, 863. 94	6, 629. 13	6, 092. 95	7, 313. 27
25-49%	6, 963. 45	7, 677. 20	7, 457. 67	7, 854. 38	6, 907. 99	6, 636. 77	7, 626. 94	6, 779. 66
50-74%	7, 175. 07	7, 580. 42	7, 427. 67	7, 857. 70	7, 422. 49	7, 001. 86	7, 772. 00	7, 071. 90
75% or more	7, 109. 88	7, 233. 13	7, 455. 11	6, 889. 33	7, 329. 72	7, 041. 86	7, 248. 24	7, 081. 33
Union presence								
No union employees	7, 240. 90	7, 257. 88	7, 452. 22	6, 944. 58	7, 304. 58	7, 264. 74	7, 269. 43	7, 231. 85
Has union employees	6, 708. 06	7, 903. 78	6, 846. 85	6, 785. 85	7, 506. 17	6, 571. 51	7, 149. 89	6, 690. 10
Unknown	7, 386. 94	8, 403. 19	9, 743. 51	7, 480. 75	6, 293. 02	7, 376. 39	8, 617. 59	7, 351. 71
Percent low wage employees **								
50% or more low wage	6, 743. 43	7, 180. 32	7, 387. 05	6, 635. 95	6, 930. 02	6, 072. 73	6, 997. 25	6, 626. 67
Less than 50% low wage	7, 221. 16	7, 261. 85	7, 480. 25	6, 987. 17	7, 466. 41	7, 099. 14	7, 311. 11	7, 187. 24
Unknown	7, 031. 43	8, 800. 58	7, 134. 64	6, 707. 23	6, 712. 46	7, 035. 21	7, 641. 73	7, 023. 67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1.a(2001) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.31	176.02	150.63	118.20	132.10	105.19	91.66	79.43
Industry group **								
Agric., fish., forest.	300.57	982.89	2,067.89	1,653.27	1,193.52	1,583.86	1,024.16	625.97
Mining and manufacturing	109.89	421.90	483.56	318.56	312.27	138.31	411.80	117.39
Construction	256.61	637.31	512.38	453.28	285.07	311.52	462.45	182.49
Utilities and transp.	149.61	527.55	1,721.56	989.08	728.86	143.09	448.94	177.79
Wholesale trade	185.04	203.97	546.71	372.77	235.39	325.27	244.73	250.17
Fin. svcs. and real est.	188.14	622.54	523.47	486.18	277.26	198.54	438.67	187.34
Retail trade	152.84	336.27	445.37	384.99	212.85	163.81	193.17	163.59
Professional services	162.35	368.72	269.42	364.47	235.68	238.77	161.08	207.94
Other Services	140.24	189.66	444.78	373.50	242.82	180.67	266.34	113.21
Ownership								
For profit, incorporated	74.93	161.74	183.37	156.11	174.74	121.80	102.80	98.25
For profit, unincorporated	403.51	272.43	915.19	486.47	770.33	343.75	329.10	487.14
Nonprofit	140.10	910.35	521.35	228.70	144.57	117.66	515.61	78.83
Unknown	263.58	*****	1,942.90 *	3,297.30 *	1,438.39	266.67	1,942.90 *	263.86
Age of firm								
Less than 5 years	320.14	358.58	1,131.27	402.88	809.40	1,292.75	669.53	420.91
5-9 years	261.87	281.88	340.70	505.86	661.24	233.61	284.39	371.10
10-19 years	211.28	210.18	235.61	199.91	441.84	227.67	139.56	313.38
20 or more years	86.85	403.29	240.92	90.77	172.69	135.78	116.35	99.01
Unknown	213.97	3,320.39 *	1,411.64 *	2,181.97 *	510.20	211.85	2,829.15 *	212.19
Multi/single status								
2 or more locations	78.40	1,584.54	1,199.01	209.31	159.98	89.24	191.92	82.14
1 location only	68.92	170.16	147.16	145.00	175.12	495.05	106.52	175.69
Percent full-time employees								
Less than 25%	335.57	1,321.72	855.86	971.21	1,056.44	419.29	440.15	374.42
25-49%	112.19	450.91	846.03	402.60	656.87	196.95	273.78	162.69
50-74%	245.39	343.23	354.58	194.78	317.17	360.14	278.52	313.67
75% or more	37.97	227.81	149.52	109.27	129.06	73.15	105.33	54.00
Union presence								
No union employees	42.88	177.11	151.84	133.01	91.82	98.09	103.13	56.95
Has union employees	168.73	502.47	1,287.77	365.18	245.84	193.66	405.56	172.45
Unknown	258.63	2,049.20	2,091.68	1,390.71	1,136.85	264.34	1,081.14	251.79
Percent low wage employees **								
50% or more low wage	105.83	261.63	425.68	316.39	181.51	281.08	322.94	162.06
Less than 50% low wage	58.68	195.02	139.47	89.08	157.00	167.16	126.35	113.27
Unknown	129.29	1,704.54	1,531.46	760.65	401.06	126.91	515.33	128.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 1. b(2001) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,700.37	8,099.08	7,874.48	7,947.36	7,446.07	7,694.78	7,914.05	7,664.64
Industry group **								
Agric., fish., forest.	7,173.70	8,027.82	7,117.25	7,373.26	7,213.25	6,924.46	7,559.77	7,051.45
Mining and manufacturing	7,434.91	8,264.67	7,386.10	8,052.47	7,200.81	7,421.89	7,273.98	7,446.78
Construction	7,247.91	7,690.63	7,135.67	7,286.85	6,915.78	7,446.12	7,492.95	7,012.82
Utilities and transp.	7,498.41	7,699.04	7,691.86	8,251.65	7,968.65	7,388.00	7,956.89	7,476.35
Wholesale trade	7,435.95	8,047.53	8,710.78	7,194.13	7,176.20	7,420.27	7,852.53	7,366.81
Fin. svcs. and real est.	8,285.15	8,455.12	8,353.08	8,949.41	7,847.65	8,289.22	8,615.97	8,247.35
Retail trade	7,352.10	7,813.32	7,880.39	7,173.52	7,474.25	7,235.29	7,738.92	7,252.67
Professional services	7,949.21	8,279.75	7,953.35	8,353.14	7,647.91	7,922.50	8,234.06	7,887.06
Other Services	8,019.56	8,190.68	8,318.73	8,053.17	7,858.33	8,021.37	8,167.75	7,989.03
Ownership								
For profit, incorporated	7,618.85	8,038.61	7,883.60	7,804.08	7,233.02	7,650.38	7,832.49	7,583.37
For profit, unincorporated	8,004.61	8,380.42	7,895.65	8,130.53	7,869.00	7,928.88	8,196.70	7,931.90
Nonprofit	8,001.72	8,071.25	7,797.05	8,766.60	8,345.40	7,696.95	8,170.36	7,973.64
Unknown	8,069.89	*****	*****	9,063.53	7,436.39	8,092.38	9,847.49	8,043.25
Age of firm								
Less than 5 years	7,971.61	8,081.75	7,805.93	7,842.72	7,201.60	8,722.10	7,931.62	8,010.15
5-9 years	7,460.08	7,630.21	8,010.20	7,191.23	6,651.67	8,117.40	7,661.54	7,259.59
10-19 years	7,774.85	7,939.52	7,605.79	7,991.64	7,495.15	7,947.65	7,847.51	7,722.26
20 or more years	7,723.86	8,444.51	7,975.13	8,047.74	7,503.51	7,691.53	8,020.43	7,679.83
Unknown	7,638.39	8,995.47 *	6,689.79	5,537.11	7,410.12	7,651.67	7,124.46	7,639.73
Multi/single status								
2 or more locations	7,679.33	7,984.50	7,948.42	8,679.72	7,619.41	7,645.52	7,798.54	7,676.95
1 location only	7,764.25	8,102.08	7,866.15	7,679.45	7,145.17	9,884.35	7,927.25	7,588.47
Percent full-time employees								
Less than 25%	7,384.76	7,720.81	8,544.12	7,543.35	6,810.39	7,303.87	7,952.73	7,263.13
25-49%	7,058.93	7,788.84	7,573.45	7,018.09	6,976.01	7,009.46	7,435.86	7,020.02
50-74%	7,956.55	8,405.70	7,840.06	8,053.87	8,813.11	7,735.39	8,326.14	7,904.34
75% or more	7,710.43	8,082.83	7,872.94	7,964.19	7,358.88	7,741.85	7,892.87	7,678.95
Union presence								
No union employees	7,835.40	8,074.91	7,991.87	7,960.68	7,404.42	7,941.90	7,931.00	7,813.55
Has union employees	7,271.25	8,386.27	6,642.05	7,551.36	7,418.40	7,216.04	7,723.06	7,244.06
Unknown	7,729.23	8,174.10	8,055.41	9,289.31	10,007.13	7,594.21	8,065.58	7,722.68
Percent low wage employees **								
50% or more low wage	7,335.03	7,551.41	7,721.19	6,973.95	7,108.48	7,476.58	7,415.83	7,314.04
Less than 50% low wage	7,805.65	8,143.46	7,891.58	8,035.88	7,477.75	7,870.60	7,972.25	7,756.78
Unknown	7,618.50	8,889.70	7,970.69	8,154.49	7,595.42	7,605.95	7,971.98	7,614.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
 Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 1. b(2001) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50. 49	97. 20	141. 68	210. 14	108. 40	80. 10	88. 86	51. 72
Industry group **								
Agric., fish., forest.	387. 14	1, 065. 88	819. 58	1, 116. 41	960. 81	523. 90	590. 27	409. 92
Mining and manufacturing	139. 01	386. 35	240. 12	427. 18	241. 42	107. 17	214. 85	141. 95
Construction	164. 75	389. 02	230. 15	291. 25	185. 70	266. 18	217. 33	195. 57
Utilities and transp.	217. 07	1, 066. 94	1, 313. 87	289. 46	494. 86	227. 24	635. 66	203. 65
Wholesale trade	207. 81	382. 44	452. 33	322. 11	425. 20	298. 69	403. 09	238. 03
Fin. svcs. and real est.	285. 03	301. 97	506. 54	445. 65	366. 27	357. 27	214. 69	315. 74
Retail trade	100. 01	318. 27	328. 37	298. 20	288. 22	152. 93	139. 96	120. 85
Professional services	97. 76	267. 42	255. 41	195. 33	154. 47	180. 52	179. 16	122. 94
Other Services	119. 94	380. 27	438. 43	398. 08	419. 14	154. 56	260. 32	149. 03
Ownership								
For profit, incorporated	60. 36	86. 53	152. 11	249. 25	115. 63	89. 26	111. 11	60. 86
For profit, unincorporated	225. 44	453. 43	669. 00	449. 79	424. 25	289. 31	307. 09	246. 25
Nonprofit	168. 96	413. 48	387. 17	194. 34	205. 29	263. 63	292. 82	200. 60
Unknown	168. 12	*****	*****	2, 181. 79	624. 22	175. 61	2, 772. 81	162. 90
Age of firm								
Less than 5 years	243. 82	374. 73	459. 00	663. 30	294. 09	340. 66	419. 69	169. 78
5-9 years	151. 53	239. 86	371. 40	210. 91	346. 36	204. 80	186. 24	236. 46
10-19 years	150. 70	288. 88	186. 89	227. 33	195. 39	204. 52	244. 48	196. 10
20 or more years	84. 51	178. 30	276. 67	240. 04	122. 01	144. 60	165. 87	85. 19
Unknown	92. 91	2, 734. 20 *	1, 865. 90	1, 094. 33	513. 56	80. 22	1, 743. 06	94. 17
Multi/single status								
2 or more locations	58. 40	1, 133. 41	420. 75	304. 36	174. 42	70. 77	313. 41	59. 32
1 location only	134. 98	110. 07	127. 67	156. 14	172. 84	840. 00	72. 44	257. 95
Percent full-time employees								
Less than 25%	182. 55	913. 60	1, 229. 72	440. 96	324. 02	184. 54	473. 76	167. 43
25-49%	153. 62	458. 09	543. 23	466. 80	647. 71	143. 02	389. 22	187. 91
50-74%	146. 18	443. 65	508. 94	433. 49	306. 40	275. 35	240. 09	181. 07
75% or more	55. 67	139. 11	147. 29	227. 50	127. 04	95. 10	105. 88	58. 30
Union presence								
No union employees	64. 37	115. 58	173. 73	204. 97	150. 44	80. 37	94. 71	67. 77
Has union employees	103. 60	864. 67	481. 94	420. 12	261. 19	120. 08	534. 26	111. 06
Unknown	226. 68	1, 514. 87	1, 712. 49	1, 509. 15	800. 64	228. 37	598. 37	231. 86
Percent low wage employees **								
50% or more low wage	128. 81	329. 36	232. 58	214. 62	243. 39	248. 29	220. 10	143. 68
Less than 50% low wage	84. 09	116. 32	158. 65	218. 47	114. 47	152. 13	111. 49	98. 06
Unknown	73. 10	890. 87	1, 014. 13	500. 00	470. 30	81. 47	611. 86	78. 93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1.c(2001) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,522.82	7,867.13	8,147.24	7,360.83	7,949.96	7,364.62	7,887.88	7,437.38
Industry group **								
Agric., fish., forest.	6,514.83	7,035.80	10,173.32	3,424.47	7,485.12	8,616.61	7,964.94	4,647.84
Mining and manufacturing	7,085.78	7,947.95	6,866.03	6,789.91	7,213.98	7,058.33	7,283.42	7,068.56
Construction	7,598.18	8,069.22	8,574.50	6,369.46	7,137.49	6,613.47	8,001.79	7,031.85
Utilities and transp.	7,152.61	7,072.69	8,638.10	8,458.84	10,696.12	6,902.45	8,088.47	7,128.06
Wholesale trade	7,640.99	7,090.63	8,377.06	6,851.16	7,091.61	8,093.88	7,207.71	7,977.96
Fin. svcs. and real est.	8,209.31	7,952.69	8,514.32	9,379.91	8,027.71	8,170.83	9,162.60	8,112.82
Retail trade	6,441.99	6,767.03	8,086.45	7,591.17	7,367.71	6,152.99	7,661.23	6,228.73
Professional services	8,745.58	8,424.02	9,439.44	8,580.34	9,281.25	8,675.87	8,537.94	8,815.87
Other Services	7,701.80	7,923.33	6,960.08	7,773.93	7,946.58	7,712.21	7,350.94	7,861.09
Ownership								
For profit, incorporated	7,536.97	7,842.64	8,055.12	7,241.89	7,747.62	7,449.79	7,719.56	7,498.56
For profit, unincorporated	7,403.98	7,762.19	8,851.38	5,151.14	7,780.54	8,775.38	7,901.33	6,620.01
Nonprofit	8,601.72	8,316.04	8,015.46	9,386.35	9,038.45	8,211.77	8,742.53	8,549.48
Unknown	6,521.98	*****	*****	*****	7,216.74	6,502.81	*****	6,521.98
Age of firm								
Less than 5 years	6,680.43	7,004.63	9,936.68	4,477.04	7,716.40	16,203.75 *	7,522.39	5,719.24 *
5-9 years	7,899.36	8,322.19	7,024.43	7,486.80	8,192.79	6,602.82	8,067.35	7,654.39
10-19 years	7,854.32	7,170.17	7,855.34	7,630.16	8,761.03	7,941.34	7,339.36	8,464.75
20 or more years	7,640.85	8,292.02	8,136.30	7,942.20	7,748.36	7,429.84	8,106.39	7,521.49
Unknown	7,277.48	7,585.37	*****	4,721.00 *	7,867.25	7,258.73	7,585.37	7,276.14
Multi/single status								
2 or more locations	7,471.45	10,541.19	8,396.79	8,060.96	8,271.91	7,345.47	8,635.50	7,450.10
1 location only	7,675.75	7,792.22	8,118.41	7,177.03	7,375.00	9,156.28	7,830.66	7,313.17
Percent full-time employees								
Less than 25%	6,392.71	8,679.88	7,784.22	7,929.63	5,150.29	5,804.48	8,634.55	5,890.40
25-49%	7,458.25	5,664.04	8,335.85	8,746.00	7,917.99	7,352.05	7,049.13	7,644.52
50-74%	6,707.47	7,545.68	9,053.94	6,743.61	7,271.71	6,437.60	7,620.68	6,498.71
75% or more	7,719.34	8,012.71	8,022.34	7,373.79	8,025.16	7,632.95	7,958.92	7,664.35
Union presence								
No union employees	7,665.73	7,739.34	7,924.54	7,431.55	7,771.45	7,615.70	7,808.34	7,599.34
Has union employees	7,098.42	10,977.22	9,693.50	6,929.43	8,405.68	6,882.97	8,605.71	7,020.42
Unknown	8,577.20	7,679.20	8,316.00 *	*****	8,727.65	8,590.00	7,803.80	8,591.80
Percent low wage employees **								
50% or more low wage	6,837.01	7,135.11	8,326.06	7,818.71	5,973.94	5,514.93	7,674.58	6,145.84
Less than 50% low wage	7,690.30	8,046.91	7,969.67	7,293.40	8,080.00	7,382.90	7,896.98	7,562.05
Unknown	7,462.89	6,293.21	13,358.50	7,052.00	8,724.73	7,401.11	8,590.50	7,450.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1.c(2001) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	97.54	286.89	337.38	421.50	298.63	142.54	226.74	119.51
Industry group **								
Agric., fish., forest.	617.38	690.18	2,476.50	975.52	2,159.41	2,430.77	698.29	1,318.09
Mining and manufacturing	218.15	1,340.60	1,624.84	976.95	695.59	262.31	824.66	270.19
Construction	417.85	668.44	1,211.17	1,208.72	1,592.07	1,246.10	423.51	866.90
Utilities and transp.	540.38	1,402.59	2,102.47	1,009.03	2,341.86	504.85	1,028.92	570.06
Wholesale trade	486.76	1,394.14	2,000.33	1,002.80	1,511.47	1,194.21	1,161.64	605.11
Fin. svcs. and real est.	497.46	1,086.72	1,815.01	1,973.23	1,352.47	759.87	797.08	526.80
Retail trade	178.05	437.48	502.55	294.61	706.75	161.53	319.30	141.85
Professional services	224.75	889.88	899.83	480.99	643.45	379.14	568.34	365.70
Other Services	268.63	742.36	720.69	348.13	392.58	522.27	536.91	301.92
Ownership								
For profit, incorporated	138.72	299.49	363.72	319.86	315.46	187.70	225.94	166.67
For profit, unincorporated	407.29	561.73	994.22	1,084.53	1,516.63	1,705.62	314.71	708.16
Nonprofit	497.53	631.30	809.81	765.64	946.97	333.36	765.44	439.43
Unknown	526.83	*****	*****	*****	1,651.01	496.69	*****	526.83
Age of firm								
Less than 5 years	1,002.73	1,058.59	2,653.17	1,017.91	2,074.25	4,900.59 *	1,038.56	1,784.24 *
5-9 years	391.36	598.85	876.13	1,244.66	1,052.90	1,166.27	493.18	395.83
10-19 years	494.57	345.42	510.85	1,147.66	1,225.91	1,500.99	232.24	888.32
20 or more years	121.74	301.49	506.74	518.63	254.49	193.89	390.26	147.18
Unknown	310.63	2,265.60	*****	1,492.91 *	652.24	321.56	2,265.60	310.79
Multi/single status								
2 or more locations	119.73	3,091.71	497.42	463.62	307.46	137.60	463.69	127.04
1 location only	241.18	288.77	396.27	521.73	672.78	1,774.48	241.12	530.18
Percent full-time employees								
Less than 25%	235.03	1,387.50	2,044.05	1,501.15	1,368.89	139.92	603.45	223.93
25-49%	433.87	827.14	585.48	1,215.54	1,396.76	717.12	543.52	512.20
50-74%	171.89	398.95	1,173.89	843.94	853.99	174.93	328.46	188.81
75% or more	125.90	360.10	439.32	450.69	275.86	175.84	281.93	142.26
Union presence								
No union employees	105.02	242.08	397.57	430.39	379.66	274.01	231.21	166.63
Has union employees	160.90	2,210.82	2,390.17	1,101.07	596.25	186.16	742.88	199.38
Unknown	332.84	1,456.57	2,629.75 *	*****	2,602.33	339.13	1,228.53	335.91
Percent low wage employees **								
50% or more low wage	320.13	476.58	513.29	437.19	773.60	336.30	303.18	422.62
Less than 50% low wage	183.73	382.60	364.55	480.79	279.16	216.67	278.68	228.90
Unknown	183.10	1,551.97	3,444.53	1,685.89	1,142.45	191.66	1,482.54	188.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2(2001) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,740.66	1,690.75	2,053.98	2,341.33	2,107.54	1,514.10	2,035.30	1,686.00
Industry group **								
Agric., fish., forest.	1,106.10	663.99	1,087.60 *	906.20 *	1,194.59 *	1,379.89	839.71	1,234.66
Mining and manufacturing	1,311.18	1,386.38	1,833.40	1,590.22	1,588.66	1,141.38	1,645.65	1,280.59
Construction	1,838.82	1,676.46	1,638.23	2,170.84	1,689.09	1,979.42	1,946.62	1,736.96
Utilities and transp.	1,271.29	2,106.59	2,535.64	1,632.30	1,569.88	1,168.52	2,242.56	1,215.67
Wholesale trade	1,650.48	1,502.06	1,682.15	2,085.04	2,355.33	1,299.83	1,794.05	1,618.83
Fin. svcs. and real est.	1,912.73	1,853.51	1,947.52	3,057.52	2,247.16	1,788.99	1,936.84	1,910.55
Retail trade	2,233.58	1,701.33	2,876.07	3,358.80	3,497.57	1,722.77	2,628.25	2,124.68
Professional services	1,921.28	2,001.94	2,325.27	2,807.19	2,502.93	1,600.27	2,315.76	1,836.74
Other Services	2,088.17	1,382.71	1,933.99	2,440.24	2,325.49	2,030.33	1,863.84	2,144.88
Ownership								
For profit, incorporated	1,701.18	1,637.88	1,995.55	2,370.44	2,023.58	1,490.49	2,031.44	1,640.96
For profit, unincorporated	2,358.58	2,076.74	2,971.57	2,349.23	2,857.89	1,792.11	2,374.25	2,350.44
Nonprofit	1,757.25	1,389.40	1,812.34	2,115.54	2,122.60	1,517.18	1,714.32	1,765.07
Unknown	1,671.02	*****	*****	3,084.99 *	1,490.51	1,665.55	1,471.61 *	1,673.20
Age of firm								
Less than 5 years	2,126.00	1,685.11	3,529.19	2,526.60	2,147.45	1,183.26	2,413.64	1,829.49
5-9 years	2,340.34	1,821.88	2,686.46	2,824.48	2,563.94	1,986.64	2,256.93	2,430.28
10-19 years	1,995.67	1,705.24	2,170.93	2,358.14	2,079.81	1,570.48	1,964.86	2,019.72
20 or more years	1,714.21	1,636.21	1,710.41	2,254.34	2,063.87	1,465.62	1,953.13	1,673.92
Unknown	1,586.49	998.35 *	785.08 *	2,694.16	2,310.91	1,561.38	1,005.70 *	1,587.93
Multi/single status								
2 or more locations	1,643.79	1,116.05	1,939.52	2,490.33	2,209.68	1,504.83	2,177.04	1,632.86
1 location only	2,013.28	1,703.52	2,065.89	2,294.41	1,942.62	1,883.23	2,020.49	2,004.82
Percent full-time employees								
Less than 25%	1,829.49	871.70	1,418.61 *	1,590.94	2,000.23	2,045.28	955.63	2,116.69
25-49%	1,675.88	1,363.32	1,789.02	2,355.28	2,150.63	1,573.21	1,741.48	1,665.58
50-74%	1,963.31	1,610.91	2,239.05	2,599.78	3,145.74	1,709.90	1,982.74	1,960.14
75% or more	1,716.13	1,733.54	2,063.13	2,338.82	2,027.60	1,476.72	2,077.46	1,648.41
Union presence								
No union employees	1,966.10	1,680.49	2,144.15	2,538.97	2,262.17	1,714.61	2,106.25	1,928.32
Has union employees	1,185.73	1,817.05 *	893.61	965.40	1,438.82	1,151.59	1,201.67	1,184.89
Unknown	1,597.59	1,972.39 *	3,184.32	1,005.28 *	2,198.41	1,575.92	2,299.64	1,582.34
Percent low wage employees **								
50% or more low wage	2,226.83	1,294.31	2,701.99	2,572.50	2,712.75	1,805.62	2,017.32	2,299.93
Less than 50% low wage	1,802.45	1,723.19	1,961.63	2,302.09	1,992.53	1,448.99	2,012.29	1,731.56
Unknown	1,571.33	2,367.87	2,059.87 *	2,631.62	2,309.17	1,529.74	2,790.94	1,557.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2(2001) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.44	60.88	85.27	80.08	74.43	27.84	47.26	20.38
Industry group **								
Agric., fish., forest.	75.08	162.67	499.05 *	330.53 *	676.33 *	195.03	166.09	180.25
Mining and manufacturing	24.51	146.29	295.46	89.43	107.75	36.40	130.30	34.05
Construction	127.70	301.92	173.98	152.34	336.15	255.73	166.74	238.83
Utilities and transp.	99.16	511.85	596.95	303.16	157.04	125.13	355.04	99.92
Wholesale trade	76.41	301.11	368.58	280.12	380.67	74.35	146.65	89.43
Fin. svcs. and real est.	60.34	279.01	369.43	400.24	204.23	74.63	236.51	56.12
Retail trade	80.04	157.23	322.94	161.91	381.21	62.90	134.80	91.34
Professional services	59.30	189.74	157.53	196.75	94.04	68.91	115.86	61.27
Other Services	78.42	126.91	344.13	273.87	234.80	47.05	122.86	85.04
Ownership								
For profit, incorporated	16.35	73.00	84.01	95.07	80.64	26.70	59.00	22.61
For profit, unincorporated	205.15	207.66	473.78	294.93	420.55	126.76	121.90	305.13
Nonprofit	52.75	227.08	283.95	204.05	118.13	77.91	139.98	63.61
Unknown	91.04	*****	*****	927.45 *	444.12	116.57	561.86 *	96.45
Age of firm								
Less than 5 years	242.14	207.22	369.01	399.55	204.57	158.70	302.82	313.13
5-9 years	164.21	282.79	311.16	423.50	233.55	177.80	204.62	194.46
10-19 years	98.49	165.93	179.28	157.21	154.53	174.99	112.02	110.12
20 or more years	35.76	138.07	124.37	68.49	121.81	40.69	64.88	40.90
Unknown	51.42	310.99 *	299.94 *	624.47	372.01	43.47	574.87 *	51.61
Multi/single status								
2 or more locations	23.12	279.64	393.52	160.88	94.01	31.39	153.01	23.97
1 location only	58.08	65.12	96.19	78.75	118.03	201.95	44.59	106.95
Percent full-time employees								
Less than 25%	112.41	188.52	474.40 *	410.52	353.78	188.22	119.85	167.71
25-49%	157.03	355.18	338.62	371.42	337.93	167.75	287.11	152.25
50-74%	76.83	215.62	454.96	370.77	363.23	86.92	184.53	85.76
75% or more	22.30	52.27	92.17	75.43	71.13	25.68	54.80	25.91
Union presence								
No union employees	15.79	80.34	109.40	86.29	60.58	48.09	49.07	19.96
Has union employees	47.46	648.12 *	170.59	133.08	182.91	43.43	223.27	48.36
Unknown	113.07	626.83 *	898.96	348.51 *	266.12	104.58	576.12	115.07
Percent low wage employees **								
50% or more low wage	68.74	109.03	425.83	272.06	177.54	87.99	166.35	101.17
Less than 50% low wage	32.85	74.85	85.57	91.65	85.07	37.71	61.11	42.42
Unknown	46.16	538.61	656.95 *	454.14	246.02	42.40	463.11	43.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 2. a(2001) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1, 828. 54	1, 654. 76	2, 378. 35	2, 520. 97	2, 415. 42	1, 499. 23	2, 219. 43	1, 746. 82
Industry group **								
Agric., fish., forest.	1, 370. 92	1, 364. 09 *	3, 662. 34	859. 16 *	1, 641. 43 *	1, 273. 29	1, 782. 67 *	1, 173. 28
Mining and manufacturing	1, 342. 11	1, 303. 92 *	1, 877. 41	1, 630. 50	2, 000. 31	1, 025. 94	1, 585. 56	1, 307. 69
Construction	1, 944. 09	1, 798. 80	1, 740. 78	2, 351. 65	1, 580. 65 *	2, 122. 01	2, 089. 00	1, 821. 10
Utilities and transp.	1, 440. 54	2, 668. 45	2, 358. 89	1, 852. 89 *	1, 840. 53 *	1, 208. 02	2, 522. 01	1, 280. 52
Wholesale trade	1, 895. 89	1, 689. 15	1, 713. 86	2, 965. 11	3, 135. 81	1, 337. 92	2, 145. 05	1, 835. 34
Fin. svcs. and real est.	1, 700. 90	1, 131. 65 *	2, 233. 30 *	2, 517. 62	2, 040. 55	1, 628. 90	1, 867. 52	1, 692. 47
Retail trade	2, 824. 26	1, 935. 25	3, 279. 07	3, 539. 51	3, 627. 35	2, 332. 87	2, 922. 52	2, 784. 54
Professional services	1, 787. 85	1, 596. 53	2, 665. 24	2, 587. 12	2, 438. 30	1, 491. 19	2, 317. 58	1, 692. 40
Other Services	2, 282. 87	1, 548. 20	2, 819. 78	2, 927. 07	2, 771. 43	1, 886. 31	2, 379. 27	2, 254. 20
Ownership								
For profit, incorporated	1, 813. 21	1, 715. 07	2, 166. 04	2, 527. 75	2, 448. 51	1, 514. 02	2, 229. 86	1, 726. 02
For profit, unincorporated	2, 656. 39	1, 556. 39	3, 807. 19	2, 627. 64	3, 350. 25	1, 820. 01	2, 349. 82	2, 849. 33
Nonprofit	1, 792. 77	1, 446. 61	2, 966. 28	2, 264. 80	1, 942. 18	1, 540. 93	2, 060. 39	1, 747. 50
Unknown	1, 255. 64	*****	*****	8, 816. 46 *	1, 548. 45	1, 213. 70	*****	1, 268. 53
Age of firm								
Less than 5 years	2, 500. 25	1, 840. 64	4, 064. 48	3, 399. 00	1, 653. 46 *	909. 99	3, 196. 89	1, 727. 00 *
5-9 years	2, 267. 63	1, 393. 15	2, 804. 66	2, 178. 83	3, 218. 82	2, 061. 47	1, 973. 61	2, 610. 28
10-19 years	1, 955. 82	1, 526. 45	2, 214. 28	2, 312. 42	2, 217. 17	1, 483. 72	1, 888. 63	2, 010. 09
20 or more years	1, 854. 57	1, 820. 38	2, 055. 34	2, 509. 26	2, 429. 86	1, 434. 64	2, 259. 44	1, 779. 56
Unknown	1, 572. 62	624. 00 *	893. 00 *	2, 070. 00 *	1, 863. 99	1, 569. 50	676. 45 *	1, 573. 96
Multi/single status								
2 or more locations	1, 694. 08	1, 246. 64 *	2, 953. 47	2, 718. 34	2, 613. 25	1, 494. 31	2, 780. 28	1, 669. 66
1 location only	2, 148. 99	1, 659. 93	2, 328. 72	2, 472. 78	2, 151. 02	1, 636. 12	2, 164. 26	2, 131. 58
Percent full-time employees								
Less than 25%	1, 257. 61	487. 44 *	2, 192. 21 *	607. 74 *	1, 808. 56 *	1, 561. 08	781. 57 *	1, 785. 84
25-49%	2, 182. 96	1, 649. 69	3, 026. 35	2, 634. 87	1, 655. 07 *	2, 227. 56	2, 563. 53	2, 077. 54
50-74%	2, 080. 23	1, 266. 85	2, 700. 08	3, 254. 09	2, 791. 26	1, 872. 83	2, 221. 72	2, 055. 78
75% or more	1, 792. 51	1, 742. 01	2, 321. 56	2, 517. 10	2, 417. 49	1, 425. 31	2, 251. 25	1, 697. 87
Union presence								
No union employees	2, 108. 92	1, 651. 53	2, 461. 36	2, 734. 43	2, 602. 97	1, 733. 44	2, 290. 15	2, 051. 41
Has union employees	1, 156. 70	1, 581. 15 *	720. 68 *	775. 06 *	1, 703. 83	1, 097. 84	965. 36 *	1, 164. 47
Unknown	1, 705. 95	2, 733. 92 *	3, 631. 42 *	1, 534. 39	1, 372. 74 *	1, 685. 01	3, 118. 48	1, 665. 51
Percent low wage employees **								
50% or more low wage	2, 591. 78	1, 101. 08	3, 473. 81	2, 570. 53	3, 294. 13	1, 748. 38	2, 305. 94	2, 723. 28
Less than 50% low wage	1, 899. 86	1, 679. 04	2, 188. 23	2, 507. 69	2, 243. 43	1, 376. 47	2, 180. 08	1, 794. 19
Unknown	1, 587. 48	3, 733. 45	2, 256. 48 *	2, 736. 50	2, 191. 15	1, 551. 52	2, 931. 08	1, 570. 38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 2. a(2001) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39. 87	134. 03	195. 51	101. 33	186. 86	28. 94	82. 90	45. 29
Industry group **								
Agric., fish., forest.	268. 67	676. 51 *	1, 031. 98	652. 27 *	500. 70 *	376. 01	726. 20 *	255. 29
Mining and manufacturing	53. 71	392. 27 *	461. 23	163. 06	205. 25	59. 56	209. 30	53. 74
Construction	225. 63	319. 73	390. 05	329. 22	515. 46 *	276. 60	253. 98	240. 40
Utilities and transp.	106. 09	769. 21	687. 00	606. 19 *	687. 14 *	81. 17	542. 40	66. 82
Wholesale trade	114. 44	462. 53	417. 86	261. 13	381. 77	143. 22	210. 15	104. 90
Fin. svcs. and real est.	74. 83	534. 53 *	781. 58 *	320. 13	268. 20	69. 65	413. 41	72. 87
Retail trade	108. 14	423. 11	472. 16	278. 61	293. 05	157. 30	200. 31	109. 75
Professional services	80. 30	268. 02	385. 25	273. 49	299. 29	77. 48	182. 72	78. 63
Other Services	133. 06	226. 54	668. 40	244. 28	234. 41	119. 42	220. 77	138. 63
Ownership								
For profit, incorporated	37. 52	197. 53	191. 73	113. 29	189. 86	28. 52	92. 78	38. 48
For profit, unincorporated	211. 65	248. 07	618. 95	284. 05	442. 67	135. 90	304. 61	268. 48
Nonprofit	78. 74	342. 49	596. 54	229. 89	244. 71	97. 14	291. 19	102. 83
Unknown	162. 57	*****	*****	2, 723. 66 *	379. 85	155. 79	*****	154. 33
Age of firm								
Less than 5 years	455. 58	288. 98	831. 91	721. 75	568. 60 *	163. 96	587. 48	594. 39 *
5-9 years	214. 28	386. 54	426. 40	392. 94	412. 52	226. 91	317. 03	163. 31
10-19 years	118. 96	250. 52	508. 76	172. 59	151. 28	251. 10	128. 00	163. 13
20 or more years	77. 01	126. 46	240. 16	122. 10	222. 35	49. 46	140. 81	81. 70
Unknown	69. 69	197. 33 *	282. 39 *	654. 59 *	400. 17	70. 33	203. 04 *	70. 83
Multi/single status								
2 or more locations	47. 23	401. 70 *	637. 82	179. 52	225. 78	30. 85	280. 24	48. 49
1 location only	116. 08	133. 84	196. 79	116. 94	259. 54	294. 37	77. 43	187. 04
Percent full-time employees								
Less than 25%	149. 46	196. 84 *	678. 32 *	736. 76 *	756. 29 *	334. 11	240. 84 *	213. 45
25-49%	204. 49	349. 63	685. 05	459. 49	1, 237. 17 *	127. 20	372. 17	183. 32
50-74%	89. 67	295. 36	730. 16	461. 51	327. 52	104. 50	294. 65	123. 35
75% or more	47. 01	175. 82	203. 14	115. 70	190. 54	25. 62	98. 25	47. 19
Union presence								
No union employees	45. 59	134. 53	195. 88	99. 32	170. 92	45. 40	90. 01	54. 17
Has union employees	63. 15	686. 08 *	216. 33 *	368. 41 *	308. 59	48. 49	439. 93 *	58. 00
Unknown	108. 20	831. 15 *	1, 241. 81 *	388. 36	627. 34 *	113. 31	919. 41	103. 22
Percent low wage employees **								
50% or more low wage	184. 05	265. 79	618. 10	348. 79	305. 53	187. 01	270. 88	266. 23
Less than 50% low wage	55. 87	169. 07	193. 63	92. 36	164. 69	63. 38	107. 46	70. 63
Unknown	65. 57	1, 075. 13	730. 06 *	445. 71	319. 98	54. 77	764. 01	64. 04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2.b(2001) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,741.93	1,859.37	2,017.57	2,275.13	1,985.96	1,549.09	2,072.46	1,686.67
Industry group **								
Agric., fish., forest.	1,208.83	285.70 *	994.35 *	1,232.78 *	1,338.65 *	1,395.48	617.58	1,396.04
Mining and manufacturing	1,313.62	1,480.00	1,789.32	1,535.28	1,437.64	1,210.13	1,654.32	1,288.48
Construction	1,852.23	1,736.93	1,773.83	2,015.95	1,806.03	1,887.44	1,992.02	1,718.11
Utilities and transp.	1,261.80	1,762.37 *	3,043.97	1,575.43	1,620.81	1,159.99	2,149.46	1,219.08
Wholesale trade	1,592.06	1,508.94	2,022.77	1,940.26	2,079.96	1,273.72	1,957.01	1,531.49
Fin. svcs. and real est.	2,013.90	1,864.06	1,917.41	3,073.25	2,378.59	1,872.46	1,934.54	2,022.96
Retail trade	2,248.88	1,655.96	2,765.61	3,358.57	3,513.78	1,779.13	2,570.24	2,166.28
Professional services	2,005.64	2,417.77	2,354.15	2,894.05	2,425.98	1,666.72	2,477.38	1,902.71
Other Services	2,025.48	1,498.43	1,464.31	2,163.63	2,126.08	2,089.56	1,693.20	2,093.95
Ownership								
For profit, incorporated	1,676.62	1,721.53	2,021.85	2,272.75	1,871.52	1,494.14	2,039.09	1,616.42
For profit, unincorporated	2,356.43	2,661.93	2,853.61	2,413.28	2,676.04	1,760.31	2,727.76	2,215.85
Nonprofit	1,789.77	1,495.98	1,477.52	2,209.58	2,225.62	1,550.77	1,679.60	1,808.12
Unknown	2,036.73	*****	*****	2,240.80	1,456.92 *	2,072.38	1,937.42 *	2,038.22
Age of firm								
Less than 5 years	1,936.24	1,556.22	3,127.82	2,205.76	2,210.44	1,344.57	1,909.11	1,962.39
5-9 years	2,341.47	2,129.66	2,608.65	3,118.18	2,178.90	1,837.06	2,461.45	2,222.07
10-19 years	2,081.88	1,903.70	2,226.48	2,418.38	2,098.56	1,621.11	2,106.38	2,064.16
20 or more years	1,709.16	1,802.13	1,703.81	2,134.28	1,928.92	1,523.19	1,986.35	1,668.01
Unknown	1,599.22	1,651.39 *	766.58 *	2,717.63	2,152.79	1,572.76	1,343.09 *	1,599.89
Multi/single status								
2 or more locations	1,644.66	1,372.41 *	1,544.98	2,359.98	2,034.85	1,535.32	1,971.11	1,638.16
1 location only	2,037.26	1,872.08	2,070.78	2,244.09	1,901.09	2,160.95	2,084.04	1,986.81
Percent full-time employees								
Less than 25%	1,848.82	1,553.43 *	931.95 *	2,839.30	2,125.12	1,798.56	1,322.53	1,961.54
25-49%	1,551.96	1,319.53 *	1,181.38 *	2,225.12	2,520.22	1,451.55	1,427.07	1,564.85
50-74%	2,181.26	2,063.27	1,912.23	2,716.56	3,379.03	1,906.20	2,117.25	2,190.31
75% or more	1,704.79	1,861.91	2,086.68	2,244.04	1,870.18	1,508.94	2,102.35	1,636.19
Union presence								
No union employees	1,931.87	1,836.00	2,110.04	2,463.19	2,149.94	1,706.13	2,137.16	1,884.96
Has union employees	1,252.04	2,069.72 *	933.27	1,064.90 *	1,199.15	1,263.68	1,403.35	1,242.93
Unknown	1,476.29	2,636.24 *	3,060.82	797.15 *	2,428.16	1,443.35	2,170.58 *	1,462.75
Percent low wage employees **								
50% or more low wage	2,053.47	1,540.63	2,000.80	2,548.15	2,382.06	1,811.66	1,856.17	2,104.71
Less than 50% low wage	1,809.03	1,889.09	2,017.71	2,233.48	1,923.54	1,509.71	2,066.88	1,733.41
Unknown	1,585.62	2,235.15	2,148.22 *	2,571.39	2,089.15	1,550.16	3,032.81	1,569.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 2. b(2001) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25. 20	124. 15	92. 78	96. 87	132. 78	26. 35	57. 34	31. 59
Industry group **								
Agric., fish., forest.	141. 50	89. 85 *	515. 12 *	390. 59 *	712. 80 *	209. 39	175. 49	274. 87
Mining and manufacturing	45. 09	259. 74	287. 59	122. 50	122. 66	49. 45	110. 54	49. 03
Construction	209. 09	433. 72	186. 20	303. 16	329. 01	312. 29	181. 59	281. 65
Utilities and transp.	116. 74	738. 13 *	704. 88	342. 59	182. 25	143. 38	465. 38	118. 41
Wholesale trade	90. 60	378. 74	477. 89	302. 86	431. 56	93. 60	183. 03	124. 27
Fin. svcs. and real est.	78. 00	360. 32	236. 27	534. 58	248. 29	83. 88	212. 59	73. 21
Retail trade	137. 59	193. 03	432. 40	224. 14	443. 07	78. 03	280. 94	160. 10
Professional services	77. 93	310. 76	189. 72	281. 18	80. 80	86. 71	157. 77	74. 96
Other Services	86. 78	208. 63	253. 14	367. 55	291. 67	67. 45	161. 54	107. 79
Ownership								
For profit, incorporated	16. 90	132. 94	103. 14	120. 71	102. 52	23. 05	74. 30	22. 41
For profit, unincorporated	320. 30	408. 08	499. 63	353. 05	756. 86	141. 79	266. 16	479. 83
Nonprofit	89. 38	336. 26	342. 12	280. 82	183. 13	110. 94	226. 16	106. 79
Unknown	100. 39	*****	*****	614. 88	466. 47 *	112. 39	649. 95 *	100. 42
Age of firm								
Less than 5 years	184. 28	322. 10	466. 98	367. 94	218. 20	180. 40	256. 63	222. 77
5-9 years	207. 23	392. 02	357. 53	446. 86	352. 32	206. 03	282. 45	306. 00
10-19 years	126. 07	225. 64	199. 35	198. 19	214. 05	151. 09	134. 44	166. 55
20 or more years	45. 89	230. 94	133. 35	71. 88	190. 51	41. 59	80. 49	54. 59
Unknown	34. 84	522. 22 *	298. 12 *	626. 74	294. 13	24. 67	566. 94 *	34. 75
Multi/single status								
2 or more locations	19. 45	668. 24 *	373. 63	191. 65	133. 84	27. 14	164. 90	20. 93
1 location only	63. 28	125. 30	90. 50	85. 97	151. 73	240. 05	60. 89	137. 75
Percent full-time employees								
Less than 25%	204. 03	621. 70 *	391. 51 *	541. 60	416. 25	162. 98	281. 07	231. 49
25-49%	176. 99	543. 36 *	495. 73 *	432. 71	398. 86	199. 11	320. 87	187. 24
50-74%	152. 44	353. 60	398. 55	502. 82	459. 89	89. 75	157. 65	162. 05
75% or more	27. 97	122. 49	88. 02	103. 47	108. 82	26. 51	62. 11	37. 47
Union presence								
No union employees	20. 15	129. 92	97. 58	114. 50	130. 30	54. 40	57. 13	25. 77
Has union employees	74. 57	813. 38 *	228. 55	336. 88 *	187. 01	70. 59	306. 12	77. 83
Unknown	145. 60	1, 062. 53 *	868. 63	442. 45 *	262. 73	131. 08	707. 70 *	141. 96
Percent low wage employees **								
50% or more low wage	67. 22	153. 87	423. 30	265. 27	238. 56	67. 23	180. 70	94. 86
Less than 50% low wage	49. 65	130. 07	94. 96	124. 82	142. 65	34. 59	61. 23	60. 20
Unknown	41. 45	566. 65	664. 34 *	538. 81	129. 61	39. 16	604. 44	34. 55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2.c(2001) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,467.61	1,135.53	1,285.43	2,094.66	2,024.60	1,352.12	1,353.72	1,494.27
Industry group **								
Agric., fish., forest.	659.81 *						774.69 *	511.89 *
Mining and manufacturing	1,200.95						1,864.00	1,143.18
Construction	1,242.78						1,136.95	1,391.27
Utilities and transp.	1,168.60						1,750.37 *	1,153.34
Wholesale trade	994.38						602.73 *	1,298.97
Fin. svcs. and real est.	2,084.20						2,097.61	2,082.84
Retail trade	1,302.87						2,047.37	1,172.64
Professional services	1,856.77						1,501.16	1,977.14
Other Services	1,739.13						980.50	2,083.55
Ownership								
For profit, incorporated	1,514.77						1,373.41	1,544.50
For profit, unincorporated	1,548.35						1,490.47	1,639.57 *
Nonprofit	1,385.03						1,061.46 *	1,505.07 *
Unknown	1,156.69						*****	1,156.69
Age of firm								
Less than 5 years	1,853.35 *						2,234.38 *	1,418.36 *
5-9 years	2,622.66						1,981.99	3,556.87
10-19 years	1,516.13						1,406.14	1,646.50 *
20 or more years	1,325.27						1,115.09	1,379.17
Unknown	1,551.22						160.29 *	1,557.29
Multi/single status								
2 or more locations	1,495.49						1,484.90 *	1,495.68
1 location only	1,384.62						1,343.68	1,480.45
Percent full-time employees								
Less than 25%	2,345.81						383.05 *	2,785.59
25-49%	1,327.97						878.84	1,532.45
50-74%	942.40						1,270.05	867.49
75% or more	1,543.48						1,426.78	1,570.27
Union presence								
No union employees	1,704.11						1,432.42	1,830.60
Has union employees	1,005.94						749.52 *	1,019.21
Unknown	2,092.48						126.79 *	2,129.60
Percent low wage employees **								
50% or more low wage	2,117.70						1,776.30	2,399.42
Less than 50% low wage	1,377.25						1,289.61	1,431.63
Unknown	1,470.70						1,289.56	1,472.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2.c(2001) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.52	136.70	262.13	361.59	359.97	90.73	140.46	94.71
Industry group **								
Agric., fish., forest.	449.15 *						493.43 *	301.25 *
Mining and manufacturing	153.05						179.34	163.75
Construction	274.23						338.79	359.63
Utilities and transp.	289.15						964.54 *	280.97
Wholesale trade	137.37						325.38 *	215.54
Fin. svcs. and real est.	385.32						498.19	415.49
Retail trade	122.02						255.97	131.38
Professional services	139.14						318.06	256.22
Other Services	139.21						262.69	176.37
Ownership								
For profit, incorporated	107.56						192.18	126.81
For profit, unincorporated	208.57						230.22	494.56 *
Nonprofit	221.28						335.69 *	451.68 *
Unknown	233.47						*****	233.47
Age of firm								
Less than 5 years	627.46 *						809.73 *	740.82 *
5-9 years	391.97						424.24	518.85
10-19 years	278.86						204.50	689.50 *
20 or more years	79.96						136.15	92.84
Unknown	238.60						52.14 *	239.66
Multi/single status								
2 or more locations	121.12						490.96 *	120.48
1 location only	63.73						142.83	376.19
Percent full-time employees								
Less than 25%	152.56						122.41 *	291.18
25-49%	189.42						219.22	343.93
50-74%	150.55						343.38	106.33
75% or more	84.62						136.19	99.26
Union presence								
No union employees	71.51						163.48	88.86
Has union employees	131.54						784.36 *	135.39
Unknown	133.41						175.74 *	130.58
Percent low wage employees **								
50% or more low wage	271.58						345.26	303.31
Less than 50% low wage	86.98						129.86	125.53
Unknown	155.96						353.83	156.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.3(2001) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.2%	21.6%	26.4%	30.9%	28.3%	20.3%	26.4%	22.6%
Industry group **								
Agric., fish., forest.	16.1%	9.1%	12.8% *	16.9% *	16.8% *	20.4%	11.0%	19.0%
Mining and manufacturing	17.9%	17.3%	25.0%	21.1%	22.0%	15.7%	22.9%	17.5%
Construction	25.7%	23.0%	22.6%	30.2%	24.5%	27.2%	26.4%	25.0%
Utilities and transp.	17.3%	27.0%	33.8%	20.6%	19.1%	16.2%	28.8%	16.6%
Wholesale trade	22.5%	19.4%	19.5%	30.1%	33.2%	17.8%	23.3%	22.3%
Fin. svcs. and real est.	24.3%	23.2%	23.2%	35.1%	28.9%	22.9%	22.8%	24.4%
Retail trade	31.1%	23.0%	37.7%	46.6%	48.9%	24.3%	35.3%	29.9%
Professional services	24.8%	24.5%	29.0%	35.0%	32.2%	21.0%	28.5%	24.0%
Other Services	27.0%	17.4%	25.3%	32.1%	29.9%	26.3%	24.3%	27.7%
Ownership								
For profit, incorporated	22.8%	20.9%	25.8%	31.6%	28.0%	20.0%	26.5%	22.1%
For profit, unincorporated	30.3%	26.0%	37.1%	34.3%	35.6%	22.9%	30.4%	30.3%
Nonprofit	22.6%	19.0%	23.3%	25.1%	26.3%	20.2%	21.8%	22.8%
Unknown	22.5%	*****	*****	33.1%	20.5% *	22.5%	16.4% *	22.6%
Age of firm								
Less than 5 years	27.7%	22.0%	41.5%	35.9%	29.7%	14.1%	30.4%	24.6%
5-9 years	31.6%	23.9%	34.8%	42.4%	35.0%	25.6%	30.7%	32.6%
10-19 years	26.4%	22.2%	28.7%	30.9%	27.4%	21.4%	25.8%	26.8%
20 or more years	22.7%	20.4%	22.0%	29.2%	27.7%	19.6%	25.1%	22.3%
Unknown	21.4%	11.2% *	12.3% *	48.6%	31.8%	21.0%	13.3% *	21.4%
Multi/single status								
2 or more locations	22.0%	13.2% *	25.2%	30.7%	29.1%	20.3%	29.2%	21.8%
1 location only	26.5%	21.8%	26.6%	31.0%	27.0%	20.6%	26.1%	26.9%
Percent full-time employees								
Less than 25%	26.0%	11.4%	17.4% *	24.0%	28.2%	29.7%	13.2%	30.4%
25-49%	23.7%	18.4%	23.4%	31.3%	30.7%	22.6%	23.4%	23.8%
50-74%	26.1%	20.3%	28.4%	33.4%	37.9%	23.4%	24.8%	26.3%
75% or more	22.8%	22.2%	26.6%	30.9%	27.4%	19.6%	27.0%	22.0%
Union presence								
No union employees	25.7%	21.6%	27.5%	33.5%	30.6%	22.2%	27.4%	25.3%
Has union employees	16.8%	21.3%	12.4%	13.3%	19.1%	16.6%	15.6%	16.8%
Unknown	20.7%	24.4%	36.0%	11.5% *	24.3%	20.6%	28.0%	20.5%
Percent low wage employees **								
50% or more low wage	31.3%	17.6%	35.3%	37.1%	38.9%	25.5%	27.7%	32.6%
Less than 50% low wage	23.6%	21.9%	25.2%	30.1%	26.5%	19.0%	26.0%	22.8%
Unknown	21.2%	27.9% *	25.0% *	33.9%	30.5%	20.6%	35.2%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.3(2001) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	0.87%	1.16%	1.21%	0.92%	0.28%	0.60%	0.23%
Industry group **								
Agric., fish., forest.	1.39%	2.14%	7.77% *	5.99% *	8.06% *	2.70%	2.56%	3.35%
Mining and manufacturing	0.36%	1.67%	2.50%	1.65%	1.20%	0.59%	1.57%	0.45%
Construction	1.83%	4.02%	2.64%	2.18%	4.69%	3.23%	2.10%	3.19%
Utilities and transp.	1.22%	6.12%	9.41%	3.83%	1.94%	1.60%	4.14%	1.21%
Wholesale trade	1.36%	3.91%	4.54%	4.07%	4.71%	1.17%	1.93%	1.55%
Fin. svcs. and real est.	0.81%	3.54%	4.33%	4.21%	2.27%	1.10%	2.52%	0.84%
Retail trade	1.12%	1.97%	3.61%	2.12%	4.59%	0.71%	2.08%	1.26%
Professional services	0.57%	2.18%	2.12%	2.21%	1.04%	0.69%	1.23%	0.58%
Other Services	1.06%	1.54%	3.56%	3.55%	3.09%	0.70%	1.76%	1.13%
Ownership								
For profit, incorporated	0.19%	0.98%	1.12%	1.51%	1.04%	0.27%	0.83%	0.21%
For profit, unincorporated	1.88%	2.78%	6.55%	3.19%	3.43%	1.96%	1.36%	2.80%
Nonprofit	0.63%	3.51%	3.15%	2.54%	1.57%	0.82%	1.94%	0.62%
Unknown	0.92%	*****	*****	9.78%	8.85% *	1.27%	7.89% *	1.00%
Age of firm								
Less than 5 years	2.61%	2.30%	4.88%	4.56%	2.68%	2.07%	2.56%	3.87%
5-9 years	2.01%	3.37%	3.62%	5.80%	3.35%	1.98%	2.34%	2.79%
10-19 years	1.27%	1.95%	2.52%	1.96%	2.27%	2.15%	1.33%	1.54%
20 or more years	0.49%	1.83%	1.47%	1.16%	1.65%	0.46%	0.82%	0.53%
Unknown	0.51%	3.49% *	4.64% *	8.62%	4.06%	0.44%	6.77% *	0.52%
Multi/single status								
2 or more locations	0.22%	4.95% *	4.77%	2.58%	0.97%	0.29%	2.36%	0.23%
1 location only	0.80%	0.93%	1.30%	1.08%	1.86%	2.50%	0.57%	1.41%
Percent full-time employees								
Less than 25%	1.79%	2.47%	6.55% *	4.74%	4.97%	3.25%	1.61%	2.53%
25-49%	1.99%	4.56%	5.17%	5.32%	3.45%	2.36%	3.76%	1.85%
50-74%	1.35%	2.93%	4.99%	4.46%	3.65%	1.29%	1.95%	1.42%
75% or more	0.29%	0.83%	1.34%	1.20%	0.90%	0.31%	0.72%	0.32%
Union presence								
No union employees	0.25%	1.05%	1.44%	1.26%	0.80%	0.53%	0.66%	0.26%
Has union employees	0.68%	6.22%	2.75%	1.61%	2.25%	0.66%	2.58%	0.70%
Unknown	1.27%	6.90%	9.38%	5.39% *	1.86%	1.09%	6.05%	1.29%
Percent low wage employees **								
50% or more low wage	0.92%	1.44%	5.18%	3.14%	2.54%	1.29%	2.08%	1.20%
Less than 50% low wage	0.41%	1.02%	1.33%	1.34%	1.07%	0.31%	0.75%	0.44%
Unknown	0.48%	8.85% *	8.52% *	6.52%	2.45%	0.41%	5.94%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. a(2001) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25. 7%	22. 7%	31. 9%	36. 3%	32. 9%	21. 3%	30. 5%	24. 7%
Industry group **								
Agric., fish., forest.	22. 9%	20. 6% *	45. 8%	15. 4% *	29. 8% *	22. 7%	25. 7% *	21. 3%
Mining and manufacturing	19. 0%	16. 9% *	25. 3%	25. 1%	27. 5%	14. 6%	22. 5%	18. 5%
Construction	28. 1%	28. 7%	24. 5%	33. 0%	23. 2% *	29. 7%	29. 9%	26. 6%
Utilities and transp.	20. 8%	32. 7%	33. 3%	27. 4% *	21. 9% *	18. 0%	33. 9%	18. 7%
Wholesale trade	26. 8%	22. 4%	20. 0% *	45. 3%	45. 8%	19. 1%	27. 8%	26. 5%
Fin. svcs. and real est.	23. 9%	19. 6% *	26. 5%	32. 6%	27. 2%	23. 1%	23. 9%	23. 9%
Retail trade	38. 9%	28. 0%	46. 4%	49. 4%	55. 3%	30. 4%	42. 5%	37. 6%
Professional services	25. 1%	20. 5%	34. 3%	36. 3%	31. 7%	21. 6%	30. 0%	24. 1%
Other Services	31. 5%	20. 2%	41. 3%	41. 5%	36. 3%	26. 5%	33. 4%	31. 0%
Ownership								
For profit, incorporated	25. 5%	22. 9%	29. 2%	36. 3%	34. 4%	21. 4%	30. 4%	24. 5%
For profit, unincorporated	35. 8%	20. 9%	48. 9%	44. 1%	39. 8%	25. 3%	32. 8%	37. 6%
Nonprofit	25. 0%	24. 1%	38. 7%	30. 2%	25. 9%	22. 0%	29. 4%	24. 3%
Unknown	18. 9%	*****	*****	80. 4% *	24. 5% *	18. 3%	*****	19. 0%
Age of firm								
Less than 5 years	33. 2%	25. 8%	46. 2%	47. 7%	23. 5%	12. 0%	39. 6%	24. 9% *
5-9 years	31. 6%	19. 0%	39. 3%	38. 1%	37. 8%	28. 3%	29. 7%	33. 4%
10-19 years	27. 4%	20. 4%	29. 7%	33. 5%	29. 6%	23. 0%	25. 7%	28. 9%
20 or more years	26. 0%	25. 5%	28. 4%	35. 4%	33. 4%	20. 3%	31. 2%	25. 0%
Unknown	22. 5%	5. 9% *	20. 0% *	30. 0% *	30. 9%	22. 4%	7. 3% *	22. 5%
Multi/single status								
2 or more locations	24. 1%	15. 5% *	42. 9%	40. 5%	35. 5%	21. 4%	43. 2%	23. 7%
1 location only	29. 4%	22. 8%	31. 0%	35. 4%	29. 6%	20. 1%	29. 4%	29. 5%
Percent full-time employees								
Less than 25%	18. 9%	7. 1% *	29. 1% *	11. 3% *	23. 0% *	23. 5%	12. 8%	24. 4%
25-49%	31. 3%	21. 5%	40. 6%	33. 5%	24. 0% *	33. 6%	33. 6%	30. 6%
50-74%	29. 0%	16. 7%	36. 4%	41. 4%	37. 6%	26. 7%	28. 6%	29. 1%
75% or more	25. 2%	24. 1%	31. 1%	36. 5%	33. 0%	20. 2%	31. 1%	24. 0%
Union presence								
No union employees	29. 1%	22. 8%	33. 0%	39. 4%	35. 6%	23. 9%	31. 5%	28. 4%
Has union employees	17. 2%	20. 0% *	10. 5%	11. 4% *	22. 7%	16. 7%	13. 5% *	17. 4%
Unknown	23. 1%	32. 5% *	37. 3% *	20. 5%	21. 8%	22. 8%	36. 2%	22. 7%
Percent low wage employees **								
50% or more low wage	38. 4%	15. 3%	47. 0%	38. 7%	47. 5%	28. 8%	33. 0%	41. 1%
Less than 50% low wage	26. 3%	23. 1%	29. 3%	35. 9%	30. 0%	19. 4%	29. 8%	25. 0%
Unknown	22. 6%	42. 4%	31. 6% *	40. 8%	32. 6%	22. 1%	38. 4%	22. 4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

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***** No estimate available. No reported values in cell.

Table I. D. 3. a(2001) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 54%	2. 38%	2. 45%	1. 07%	2. 54%	0. 40%	1. 15%	0. 60%
Industry group **								
Agric., fish., forest.	3. 99%	9. 64% *	12. 89%	6. 03% *	9. 03% *	4. 97%	8. 77% *	3. 42%
Mining and manufacturing	0. 89%	6. 55% *	5. 03%	2. 68%	3. 31%	0. 89%	2. 35%	0. 88%
Construction	3. 15%	7. 17%	4. 47%	4. 03%	7. 49% *	4. 17%	4. 68%	3. 56%
Utilities and transp.	1. 34%	8. 58%	9. 60%	8. 48% *	10. 00% *	1. 10%	5. 81%	0. 85%
Wholesale trade	2. 11%	5. 73%	6. 01% *	4. 63%	5. 67%	1. 95%	2. 98%	1. 87%
Fin. svcs. and real est.	1. 23%	7. 19% *	7. 47%	4. 88%	3. 97%	1. 21%	4. 60%	1. 21%
Retail trade	1. 78%	5. 42%	6. 00%	4. 91%	4. 06%	1. 90%	3. 09%	1. 85%
Professional services	1. 34%	3. 19%	4. 81%	2. 85%	3. 70%	1. 42%	2. 00%	1. 29%
Other Services	1. 68%	2. 99%	7. 36%	2. 99%	2. 74%	1. 84%	3. 17%	1. 63%
Ownership								
For profit, incorporated	0. 44%	2. 51%	2. 55%	1. 25%	2. 75%	0. 42%	1. 25%	0. 40%
For profit, unincorporated	3. 12%	2. 96%	8. 62%	4. 73%	5. 57%	2. 57%	3. 64%	3. 98%
Nonprofit	1. 32%	6. 61%	5. 96%	3. 74%	2. 89%	1. 55%	3. 03%	1. 53%
Unknown	1. 93%	*****	*****	24. 56% *	10. 00% *	1. 70%	*****	1. 77%
Age of firm								
Less than 5 years	5. 45%	4. 08%	9. 16%	7. 91%	6. 93%	2. 62%	4. 92%	7. 61% *
5-9 years	2. 20%	4. 47%	5. 85%	4. 63%	5. 13%	3. 19%	3. 91%	1. 92%
10-19 years	1. 72%	3. 54%	6. 95%	2. 16%	2. 72%	3. 25%	1. 95%	2. 43%
20 or more years	1. 08%	2. 67%	2. 99%	1. 50%	2. 82%	0. 74%	1. 72%	1. 17%
Unknown	0. 86%	1. 88% *	6. 33% *	9. 49% *	5. 07%	0. 89%	2. 55% *	0. 88%
Multi/single status								
2 or more locations	0. 49%	6. 04% *	8. 75%	2. 87%	2. 97%	0. 41%	4. 67%	0. 52%
1 location only	1. 64%	2. 35%	2. 43%	1. 37%	3. 42%	4. 04%	1. 04%	2. 73%
Percent full-time employees								
Less than 25%	1. 77%	2. 62% *	9. 15% *	10. 19% *	8. 58% *	5. 35%	3. 40%	4. 29%
25-49%	2. 92%	4. 25%	9. 60%	5. 08%	12. 06% *	2. 02%	5. 23%	2. 77%
50-74%	1. 75%	3. 31%	8. 11%	5. 37%	3. 42%	1. 88%	3. 59%	1. 81%
75% or more	0. 70%	3. 24%	2. 67%	1. 26%	2. 65%	0. 36%	1. 30%	0. 70%
Union presence								
No union employees	0. 60%	2. 33%	2. 42%	0. 97%	2. 44%	0. 66%	1. 27%	0. 75%
Has union employees	1. 08%	10. 65% *	3. 07%	4. 51% *	4. 27%	1. 08%	7. 11% *	0. 98%
Unknown	1. 20%	9. 93% *	12. 26% *	5. 49%	6. 28%	1. 30%	9. 22%	1. 24%
Percent low wage employees **								
50% or more low wage	2. 59%	3. 73%	7. 06%	3. 59%	3. 81%	2. 71%	3. 45%	3. 18%
Less than 50% low wage	0. 83%	3. 07%	2. 54%	1. 07%	2. 30%	0. 77%	1. 42%	0. 99%
Unknown	0. 85%	12. 22%	10. 29% *	6. 88%	4. 57%	0. 76%	9. 19%	0. 86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. b(2001) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.6%	23.0%	25.6%	28.6%	26.7%	20.1%	26.2%	22.0%
Industry group **								
Agric., fish., forest.	16.9%	3.6% *	14.0% *	16.7% *	18.6% *	20.2%	8.2% *	19.8%
Mining and manufacturing	17.7%	17.9%	24.2%	19.1%	20.0%	16.3%	22.7%	17.3%
Construction	25.6%	22.6%	24.9%	27.7%	26.1%	25.3%	26.6%	24.5%
Utilities and transp.	16.8%	22.9% *	39.6%	19.1%	20.3%	15.7%	27.0%	16.3%
Wholesale trade	21.4%	18.8%	23.2%	27.0%	29.0%	17.2%	24.9%	20.8%
Fin. svcs. and real est.	24.3%	22.0%	23.0%	34.3%	30.3%	22.6%	22.5%	24.5%
Retail trade	30.6%	21.2%	35.1%	46.8%	47.0%	24.6%	33.2%	29.9%
Professional services	25.2%	29.2%	29.6%	34.6%	31.7%	21.0%	30.1%	24.1%
Other Services	25.3%	18.3%	17.6%	26.9%	27.1%	26.0%	20.7%	26.2%
Ownership								
For profit, incorporated	22.0%	21.4%	25.6%	29.1%	25.9%	19.5%	26.0%	21.3%
For profit, unincorporated	29.4%	31.8%	36.1%	29.7%	34.0%	22.2%	33.3%	27.9%
Nonprofit	22.4%	18.5%	18.9%	25.2%	26.7%	20.1%	20.6%	22.7%
Unknown	25.2%	*****	*****	24.7% *	19.6% *	25.6%	19.7% *	25.3%
Age of firm								
Less than 5 years	24.3%	19.3%	40.1%	28.1%	30.7%	15.4%	24.1%	24.5%
5-9 years	31.4%	27.9%	32.6%	43.4%	32.8%	22.6%	32.1%	30.6%
10-19 years	26.8%	24.0%	29.3%	30.3%	28.0%	20.4%	26.8%	26.7%
20 or more years	22.1%	21.3%	21.4%	26.5%	25.7%	19.8%	24.8%	21.7%
Unknown	20.9%	18.4% *	11.5% *	49.1%	29.1%	20.6%	18.9% *	20.9%
Multi/single status								
2 or more locations	21.4%	17.2% *	19.4%	27.2%	26.7%	20.1%	25.3%	21.3%
1 location only	26.2%	23.1%	26.3%	29.2%	26.6%	21.9%	26.3%	26.2%
Percent full-time employees								
Less than 25%	25.0%	20.1% *	10.9% *	37.6%	31.2%	24.6%	16.6%	27.0%
25-49%	22.0%	16.9% *	15.6% *	31.7%	36.1%	20.7%	19.2%	22.3%
50-74%	27.4%	24.5%	24.4%	33.7%	38.3%	24.6%	25.4%	27.7%
75% or more	22.1%	23.0%	26.5%	28.2%	25.4%	19.5%	26.6%	21.3%
Union presence								
No union employees	24.7%	22.7%	26.4%	30.9%	29.0%	21.5%	26.9%	24.1%
Has union employees	17.2%	24.7% *	14.1%	14.1%	16.2%	17.5%	18.2%	17.2%
Unknown	19.1%	32.3% *	38.0%	8.6% *	24.3%	19.0%	26.9%	18.9%
Percent low wage employees **								
50% or more low wage	28.0%	20.4%	25.9%	36.5%	33.5%	24.2%	25.0%	28.8%
Less than 50% low wage	23.2%	23.2%	25.6%	27.8%	25.7%	19.2%	25.9%	22.3%
Unknown	20.8%	25.1% *	27.0% *	31.5%	27.5%	20.4%	38.0%	20.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.3.b(2001) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	1.71%	1.17%	1.54%	1.59%	0.24%	0.83%	0.35%
Industry group **								
Agric., fish., forest.	1.80%	1.57% *	7.56% *	6.69% *	8.11% *	3.06%	2.61% *	4.37%
Mining and manufacturing	0.66%	2.76%	3.43%	1.99%	1.48%	0.73%	1.58%	0.71%
Construction	2.54%	4.75%	2.87%	3.82%	4.45%	3.45%	2.00%	3.65%
Utilities and transp.	1.68%	10.28% *	8.37%	4.43%	1.97%	2.06%	5.98%	1.66%
Wholesale trade	1.52%	5.03%	6.27%	3.67%	5.03%	1.54%	2.66%	1.96%
Fin. svcs. and real est.	0.84%	4.36%	4.67%	4.69%	2.90%	1.11%	2.32%	0.87%
Retail trade	1.90%	2.54%	4.84%	4.19%	5.26%	1.29%	3.57%	2.24%
Professional services	0.78%	4.40%	2.67%	3.32%	1.28%	0.79%	1.91%	0.72%
Other Services	1.15%	2.71%	3.30%	4.37%	3.52%	0.80%	2.09%	1.29%
Ownership								
For profit, incorporated	0.23%	1.83%	1.18%	1.91%	1.32%	0.22%	1.06%	0.23%
For profit, unincorporated	3.15%	4.91%	5.61%	3.50%	6.74%	2.07%	2.90%	4.95%
Nonprofit	0.86%	4.28%	3.96%	3.38%	2.12%	0.97%	2.53%	1.00%
Unknown	1.35%	*****	*****	8.60% *	9.27% *	1.52%	8.28% *	1.34%
Age of firm								
Less than 5 years	2.04%	3.01%	5.73%	4.77%	2.72%	2.15%	2.42%	2.70%
5-9 years	2.60%	4.21%	4.36%	6.88%	5.30%	2.61%	3.21%	4.84%
10-19 years	1.37%	2.62%	2.90%	2.29%	2.76%	2.02%	1.70%	1.84%
20 or more years	0.67%	3.07%	1.37%	1.40%	2.37%	0.48%	1.08%	0.74%
Unknown	0.33%	5.81% *	4.55% *	8.70%	2.42%	0.29%	6.69% *	0.33%
Multi/single status								
2 or more locations	0.19%	11.60% *	3.83%	2.79%	1.45%	0.22%	2.47%	0.20%
1 location only	0.92%	1.71%	1.15%	1.14%	2.24%	2.58%	0.86%	1.74%
Percent full-time employees								
Less than 25%	2.67%	7.72% *	8.26% *	5.96%	6.18%	2.69%	4.08%	2.56%
25-49%	2.23%	6.30% *	6.55% *	6.34%	3.82%	2.56%	3.87%	2.25%
50-74%	1.94%	4.54%	4.18%	5.65%	4.66%	1.27%	1.67%	2.20%
75% or more	0.30%	1.86%	1.09%	1.61%	1.31%	0.30%	0.99%	0.40%
Union presence								
No union employees	0.30%	1.69%	1.20%	1.68%	1.56%	0.56%	0.79%	0.29%
Has union employees	0.88%	7.99% *	3.54%	3.98%	2.16%	0.89%	3.42%	0.94%
Unknown	1.67%	11.27% *	10.82%	6.31% *	2.10%	1.44%	7.99%	1.62%
Percent low wage employees **								
50% or more low wage	1.02%	2.31%	5.21%	3.27%	3.60%	1.17%	2.38%	1.58%
Less than 50% low wage	0.61%	1.71%	1.41%	1.83%	1.76%	0.30%	0.98%	0.67%
Unknown	0.36%	9.06% *	8.87% *	7.36%	1.46%	0.33%	7.67%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. c(2001) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19. 5%	14. 4%	15. 8%	28. 5%	25. 5%	18. 4%	17. 2%	20. 1%
Industry group **								
Agric., fish., forest.	10. 1% *						9. 7% *	11. 0% *
Mining and manufacturing	16. 9%						25. 6%	16. 2%
Construction	16. 4%						14. 2% *	19. 8%
Utilities and transp.	16. 3%						21. 6% *	16. 2%
Wholesale trade	13. 0%						8. 4% *	16. 3%
Fin. svcs. and real est.	25. 4%						22. 9%	25. 7%
Retail trade	20. 2%						26. 7%	18. 8%
Professional services	21. 2%						17. 6%	22. 4%
Other Services	22. 6%						13. 3%	26. 5%
Ownership								
For profit, incorporated	20. 1%						17. 8%	20. 6%
For profit, unincorporated	20. 9%						18. 9%	24. 8%
Nonprofit	16. 1%						12. 1% *	17. 6%
Unknown	17. 7%						*****	17. 7%
Age of firm								
Less than 5 years	27. 7%						29. 7%	24. 8%
5-9 years	33. 2%						24. 6%	46. 5%
10-19 years	19. 3%						19. 2%	19. 5% *
20 or more years	17. 3%						13. 8%	18. 3%
Unknown	21. 3%						2. 1% *	21. 4%
Multi/single status								
2 or more locations	20. 0%						17. 2% *	20. 1%
1 location only	18. 0%						17. 2%	20. 2%
Percent full-time employees								
Less than 25%	36. 7%						4. 4% *	47. 3%
25-49%	17. 8%						12. 5% *	20. 0%
50-74%	14. 0%						16. 7%	13. 3%
75% or more	20. 0%						17. 9%	20. 5%
Union presence								
No union employees	22. 2%						18. 3%	24. 1%
Has union employees	14. 2%						8. 7% *	14. 5%
Unknown	24. 4%						1. 6% *	24. 8%
Percent low wage employees **								
50% or more low wage	31. 0%						23. 1%	39. 0%
Less than 50% low wage	17. 9%						16. 3%	18. 9%
Unknown	19. 7%						15. 0% *	19. 8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. c(2001) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.00%	1.83%	3.41%	5.10%	4.48%	0.93%	1.72%	1.14%
Industry group **								
Agric., fish., forest.	6.44% *						6.95% *	5.31% *
Mining and manufacturing	1.83%						6.38%	1.91%
Construction	3.99%						4.43% *	5.43%
Utilities and transp.	4.08%						11.36% *	3.89%
Wholesale trade	3.00%						5.48% *	3.58%
Fin. svcs. and real est.	3.14%						6.50%	3.30%
Retail trade	1.76%						3.57%	1.87%
Professional services	1.14%						2.53%	2.03%
Other Services	1.86%						3.35%	2.57%
Ownership								
For profit, incorporated	1.38%						2.52%	1.61%
For profit, unincorporated	2.14%						3.12%	5.82%
Nonprofit	2.17%						4.04% *	4.20%
Unknown	3.95%						*****	3.95%
Age of firm								
Less than 5 years	5.54%						7.73%	6.42%
5-9 years	5.69%						5.74%	8.40%
10-19 years	3.74%						2.92%	9.14% *
20 or more years	1.09%						1.81%	1.34%
Unknown	2.34%						0.68% *	2.35%
Multi/single status								
2 or more locations	1.35%						6.26% *	1.32%
1 location only	0.76%						1.73%	4.60%
Percent full-time employees								
Less than 25%	2.32%						1.66% *	3.08%
25-49%	3.04%						3.98% *	4.31%
50-74%	2.25%						5.00%	1.52%
75% or more	0.96%						1.64%	1.19%
Union presence								
No union employees	1.02%						2.18%	1.58%
Has union employees	1.72%						11.61% *	1.71%
Unknown	1.78%						2.03% *	1.74%
Percent low wage employees **								
50% or more low wage	3.66%						4.69%	3.30%
Less than 50% low wage	1.25%						1.64%	1.77%
Unknown	1.58%						4.68% *	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.4(2001) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36.4%	29.2%	29.7%	28.8%	33.9%	40.8%	29.0%	38.2%
Industry group **								
Agric., fish., forest.	45.7%	40.6%	48.2%	35.4%	54.0%	51.5%	40.4%	48.9%
Mining and manufacturing	44.9%	33.2%	34.5%	31.9%	40.9%	51.0%	32.9%	46.5%
Construction	36.3%	35.4%	31.4%	33.2%	45.8%	35.2%	34.3%	38.4%
Utilities and transp.	43.0%	35.2%	28.0%	32.0%	42.8%	44.6%	31.1%	44.0%
Wholesale trade	38.4%	24.7%	35.2%	31.2%	35.7%	44.9%	29.1%	41.3%
Fin. svcs. and real est.	37.0%	29.3%	28.1%	26.8%	31.0%	40.0%	26.7%	38.3%
Retail trade	32.9%	27.0%	29.8%	26.3%	29.6%	37.1%	27.9%	34.6%
Professional services	32.1%	26.6%	24.1%	27.5%	27.8%	36.3%	25.8%	33.8%
Other Services	29.8%	29.4%	30.3%	24.0%	27.7%	32.5%	27.9%	30.2%
Ownership								
For profit, incorporated	37.3%	30.5%	30.5%	28.9%	35.7%	41.3%	29.7%	39.2%
For profit, unincorporated	30.2%	24.4%	25.4%	29.6%	33.9%	34.3%	25.0%	33.8%
Nonprofit	31.3%	30.4%	28.0%	27.3%	27.3%	35.8%	28.9%	31.8%
Unknown	44.1%	*****	100.0% *	28.4%	36.1%	44.8%	30.1% *	44.3%
Age of firm								
Less than 5 years	32.0%	30.0%	28.5%	32.9%	32.8%	36.3%	29.3%	35.5%
5-9 years	28.1%	29.5%	25.4%	23.4%	34.3%	28.3%	27.3%	29.1%
10-19 years	29.9%	29.0%	29.2%	26.9%	33.4%	31.0%	28.3%	31.4%
20 or more years	36.7%	28.6%	31.2%	29.8%	34.0%	41.6%	29.8%	38.2%
Unknown	40.9%	44.5%	25.7% *	26.9%	33.3%	41.2%	33.7%	40.9%
Multi/single status								
2 or more locations	38.9%	25.9%	29.2%	30.3%	32.6%	41.0%	28.9%	39.2%
1 location only	30.8%	29.2%	29.8%	28.3%	36.1%	33.3%	29.0%	33.2%
Percent full-time employees								
Less than 25%	29.9%	33.3%	37.1%	31.3%	24.3%	29.9%	34.8%	28.6%
25-49%	34.9%	34.0%	33.7%	20.7%	24.4%	39.5%	29.3%	36.0%
50-74%	33.7%	27.0%	26.1%	21.9%	25.8%	39.5%	26.0%	35.5%
75% or more	36.9%	29.2%	29.8%	29.6%	35.2%	41.3%	29.2%	38.9%
Union presence								
No union employees	33.3%	28.4%	29.1%	27.4%	32.1%	37.7%	28.1%	35.0%
Has union employees	46.1%	53.2%	38.9%	44.9%	44.9%	46.4%	45.2%	46.1%
Unknown	41.5%	21.8% *	27.6% *	40.7%	29.7%	42.6%	27.3%	42.0%
Percent low wage employees **								
50% or more low wage	25.8%	26.5%	25.7%	19.3%	24.4%	31.4%	24.8%	26.2%
Less than 50% low wage	35.0%	29.7%	30.4%	30.5%	36.4%	39.2%	29.7%	37.2%
Unknown	41.8%	27.1%	32.5%	29.0%	31.6%	42.6%	29.1%	42.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.4(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	0.53%	0.90%	0.43%	0.73%	0.63%	0.53%	0.47%
Industry group **								
Agric., fish., forest.	2.54%	3.63%	10.74%	5.30%	7.84%	6.86%	2.89%	5.03%
Mining and manufacturing	0.89%	2.04%	1.60%	1.18%	1.48%	1.38%	1.35%	1.01%
Construction	1.25%	2.44%	1.71%	3.13%	3.53%	3.18%	1.72%	2.30%
Utilities and transp.	1.81%	3.99%	4.85%	4.76%	3.60%	2.40%	2.76%	2.28%
Wholesale trade	2.59%	1.69%	4.90%	3.14%	3.01%	4.18%	2.51%	3.39%
Fin. svcs. and real est.	0.77%	1.54%	3.14%	2.49%	1.56%	1.33%	1.61%	0.99%
Retail trade	0.93%	1.58%	2.31%	1.86%	1.54%	1.46%	1.00%	1.00%
Professional services	0.78%	1.03%	1.76%	1.68%	1.74%	1.26%	0.66%	0.87%
Other Services	1.02%	1.33%	2.43%	1.16%	2.23%	1.58%	1.06%	1.39%
Ownership								
For profit, incorporated	0.46%	0.62%	1.11%	0.53%	0.95%	0.76%	0.54%	0.61%
For profit, unincorporated	1.13%	1.99%	2.80%	2.90%	2.82%	2.69%	1.53%	2.14%
Nonprofit	0.82%	2.37%	2.58%	1.75%	1.65%	1.70%	1.68%	0.95%
Unknown	2.00%	*****	31.62% *	6.13%	5.47%	2.07%	13.02% *	2.02%
Age of firm								
Less than 5 years	1.70%	2.06%	2.76%	3.79%	2.33%	2.36%	2.26%	2.32%
5-9 years	0.84%	1.97%	1.82%	2.13%	3.11%	1.87%	0.90%	1.60%
10-19 years	0.60%	1.03%	2.11%	1.16%	1.29%	1.75%	0.97%	0.73%
20 or more years	0.65%	1.59%	0.96%	0.77%	0.79%	1.01%	0.67%	0.74%
Unknown	0.87%	12.94%	10.89% *	7.11%	2.52%	0.90%	9.82%	0.87%
Multi/single status								
2 or more locations	0.48%	5.11%	2.96%	0.94%	0.87%	0.63%	1.13%	0.47%
1 location only	0.49%	0.57%	0.96%	0.66%	1.07%	3.33%	0.56%	0.98%
Percent full-time employees								
Less than 25%	1.97%	6.13%	3.59%	5.14%	3.13%	2.50%	3.67%	2.16%
25-49%	1.44%	4.14%	3.51%	1.15%	2.57%	1.55%	2.19%	1.50%
50-74%	2.25%	2.61%	2.25%	2.65%	2.20%	2.96%	1.58%	2.68%
75% or more	0.32%	0.70%	1.24%	0.50%	0.76%	0.60%	0.59%	0.47%
Union presence								
No union employees	0.42%	0.68%	1.09%	0.35%	0.79%	0.63%	0.52%	0.54%
Has union employees	0.69%	5.17%	6.41%	4.17%	3.04%	0.77%	3.44%	0.78%
Unknown	1.80%	10.94% *	9.44% *	7.22%	6.09%	2.00%	6.21%	1.91%
Percent low wage employees **								
50% or more low wage	0.48%	1.59%	1.43%	0.92%	1.21%	1.11%	0.76%	0.60%
Less than 50% low wage	0.37%	0.64%	0.90%	0.60%	0.81%	0.86%	0.61%	0.47%
Unknown	0.65%	5.94%	7.15%	2.83%	1.68%	0.78%	4.02%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 4. a(2001) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16. 7%	56. 2%	42. 4%	23. 0%	13. 9%	10. 6%	42. 4%	11. 9%
Industry group **								
Agric., fish., forest.	32. 8%	83. 1%	51. 6%	17. 8% *	54. 0%	0. 2% *	67. 9%	15. 8% *
Mining and manufacturing	16. 1%	54. 9%	28. 8%	25. 3%	10. 6%	15. 1%	36. 8%	14. 2%
Construction	42. 3%	59. 4%	58. 2%	41. 3%	40. 3%	11. 9% *	52. 8%	32. 4%
Utilities and transp.	21. 1%	44. 8%	27. 0%	34. 9%	21. 4%	19. 6% *	31. 1%	20. 5%
Wholesale trade	16. 8%	53. 3%	42. 5%	24. 7%	11. 1% *	10. 5% *	39. 5%	11. 8%
Fin. svcs. and real est.	6. 8%	49. 8%	47. 8%	6. 4% *	9. 4% *	3. 3%	37. 5%	4. 1%
Retail trade	13. 2%	49. 9%	34. 1%	8. 0%	8. 6% *	7. 8% *	32. 1%	8. 0%
Professional services	17. 1%	53. 2%	40. 2%	16. 8%	9. 6%	12. 4%	40. 4%	12. 1%
Other Services	16. 4%	64. 6%	49. 3%	29. 3%	15. 1%	2. 6% *	50. 1%	7. 9%
Ownership								
For profit, incorporated	17. 1%	56. 7%	42. 2%	22. 6%	14. 2%	11. 5%	41. 8%	12. 6%
For profit, unincorporated	21. 2%	54. 4%	31. 5% *	14. 6% *	17. 5% *	2. 1% *	40. 6%	11. 1% *
Nonprofit	17. 6%	56. 2%	51. 4%	32. 7%	10. 8%	10. 2%	49. 5%	11. 8%
Unknown	4. 9% *	*****	100. 0% *	1. 3% *	11. 5% *	4. 4% *	25. 6% *	4. 7% *
Age of firm								
Less than 5 years	24. 3%	55. 7%	25. 9%	13. 2% *	8. 3% *	10. 0% *	38. 8%	9. 3% *
5-9 years	24. 5%	57. 4%	32. 2%	19. 5%	3. 5% *	4. 6% *	42. 5%	5. 1% *
10-19 years	29. 0%	58. 1%	37. 1%	30. 3%	17. 2%	9. 9% *	46. 4%	15. 5%
20 or more years	18. 5%	55. 3%	48. 9%	22. 4%	14. 6%	13. 7%	41. 4%	14. 6%
Unknown	7. 2%	12. 8% *	*****	*****	8. 4% *	7. 2%	8. 3% *	7. 2%
Multi/single status								
2 or more locations	10. 9%	41. 5% *	36. 6%	12. 0%	10. 8%	10. 6%	27. 0%	10. 6%
1 location only	32. 9%	56. 5%	43. 0%	26. 4%	19. 0%	9. 1% *	44. 0%	19. 8%
Percent full-time employees								
Less than 25%	23. 8%	80. 9%	61. 1%	57. 1%	17. 7% *	3. 2% *	73. 2%	7. 6% *
25-49%	24. 4%	66. 3%	54. 8%	32. 1%	8. 6% *	20. 4%	56. 1%	19. 4%
50-74%	9. 8%	59. 9%	46. 4%	19. 3%	10. 1% *	1. 9% *	46. 9%	3. 8%
75% or more	17. 1%	54. 7%	41. 0%	22. 3%	14. 3%	11. 4%	40. 7%	12. 6%
Union presence								
No union employees	14. 6%	55. 9%	39. 7%	18. 5%	9. 8%	5. 7%	40. 7%	7. 6%
Has union employees	22. 3%	63. 0%	74. 5%	53. 3%	32. 0%	17. 2%	62. 8%	20. 1%
Unknown	16. 5%	47. 7% *	30. 3% *	58. 7%	11. 0% *	15. 3%	36. 1%	16. 1%
Percent low wage employees **								
50% or more low wage	18. 9%	65. 6%	38. 8%	28. 3%	9. 0% *	6. 1% *	48. 6%	8. 6%
Less than 50% low wage	20. 9%	55. 6%	43. 2%	21. 9%	15. 2%	11. 5%	42. 1%	13. 7%
Unknown	10. 8%	36. 0% *	31. 7%	34. 0%	8. 7%	10. 5%	25. 4%	10. 6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 4. a(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 92%	2. 10%	1. 27%	1. 62%	1. 36%	1. 29%	0. 89%	0. 98%
Industry group **								
Agric., fish., forest.	5. 81%	3. 93%	13. 68%	14. 92% *	15. 78%	0. 90% *	5. 59%	6. 81% *
Mining and manufacturing	1. 50%	4. 85%	4. 92%	4. 43%	2. 01%	2. 46%	4. 81%	1. 39%
Construction	4. 49%	5. 34%	4. 39%	4. 58%	8. 53%	7. 94% *	3. 78%	6. 03%
Utilities and transp.	5. 22%	8. 89%	7. 52%	6. 85%	6. 16%	6. 51% *	5. 53%	5. 68%
Wholesale trade	2. 49%	6. 47%	7. 02%	6. 49%	4. 94% *	3. 49% *	2. 96%	2. 59%
Fin. svcs. and real est.	0. 94%	4. 20%	8. 86%	2. 03% *	4. 32% *	0. 92%	5. 59%	0. 81%
Retail trade	1. 76%	4. 78%	3. 85%	2. 17%	3. 78% *	2. 42% *	2. 88%	1. 95%
Professional services	1. 51%	3. 73%	3. 99%	2. 37%	2. 56%	1. 98%	1. 65%	1. 64%
Other Services	1. 23%	3. 48%	5. 69%	4. 96%	4. 40%	1. 33% *	3. 26%	1. 29%
Ownership								
For profit, incorporated	0. 95%	2. 46%	1. 26%	1. 65%	1. 34%	1. 51%	1. 14%	1. 10%
For profit, unincorporated	3. 43%	3. 87%	9. 52% *	6. 63% *	5. 60% *	1. 95% *	4. 10%	4. 00% *
Nonprofit	2. 19%	6. 20%	8. 26%	4. 51%	2. 30%	2. 01%	4. 30%	1. 98%
Unknown	1. 82% *	*****	31. 62% *	8. 04% *	5. 18% *	1. 84% *	13. 46% *	1. 89% *
Age of firm								
Less than 5 years	4. 36%	4. 54%	5. 44%	5. 44% *	4. 22% *	5. 74% *	3. 53%	4. 94% *
5-9 years	2. 21%	4. 64%	5. 26%	4. 98%	2. 54% *	2. 12% *	2. 62%	1. 59% *
10-19 years	1. 57%	3. 03%	3. 36%	2. 97%	4. 32%	2. 99% *	1. 56%	2. 02%
20 or more years	1. 47%	3. 03%	2. 93%	2. 73%	1. 94%	1. 73%	1. 55%	1. 49%
Unknown	1. 17%	13. 55% *	*****	*****	2. 95% *	1. 28%	9. 99% *	1. 17%
Multi/single status								
2 or more locations	1. 03%	13. 08% *	5. 88%	2. 86%	1. 65%	1. 30%	2. 35%	1. 06%
1 location only	1. 17%	2. 04%	1. 56%	1. 39%	2. 18%	5. 75% *	1. 08%	1. 97%
Percent full-time employees								
Less than 25%	3. 93%	4. 05%	10. 23%	9. 53%	8. 16% *	1. 74% *	3. 44%	3. 31% *
25-49%	4. 24%	7. 54%	7. 96%	8. 26%	2. 95% *	5. 76%	6. 51%	4. 83%
50-74%	1. 50%	4. 71%	7. 62%	3. 29%	3. 39% *	1. 26% *	3. 87%	0. 96%
75% or more	0. 98%	2. 42%	0. 84%	1. 68%	1. 45%	1. 34%	1. 09%	1. 00%
Union presence								
No union employees	0. 69%	2. 25%	1. 94%	1. 80%	1. 08%	1. 05%	1. 05%	0. 62%
Has union employees	2. 14%	7. 86%	5. 80%	4. 34%	4. 74%	2. 04%	3. 38%	2. 17%
Unknown	4. 14%	15. 01% *	11. 08% *	15. 83%	5. 94% *	4. 21%	10. 26%	4. 30%
Percent low wage employees **								
50% or more low wage	0. 96%	3. 31%	7. 14%	6. 01%	2. 83% *	2. 25% *	3. 46%	1. 54%
Less than 50% low wage	0. 69%	2. 63%	0. 87%	1. 69%	1. 66%	1. 21%	1. 27%	0. 72%
Unknown	1. 77%	12. 52% *	7. 70%	9. 09%	2. 43%	1. 91%	6. 74%	1. 81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.